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ON FAMILIES

Income and Housing



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**FOCUS ON FAMILIES
INCOME AND HOUSING**

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Focus on Families: Income and Housing is one of a series produced by the Australian Bureau of Statistics as part of the International Year of the Family. The publication was compiled by Denise Barrett and Jenny Dean with the assistance of the Welfare Statistics Unit.

Focus on Families Income and Housing

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INQUIRIES • *for further information* contact Jenny Dean on (06) 252 7030 or any ABS State Office.
 • *for information about other ABS statistics and services* please refer to the back page of this publication.

PREFACE

This report is the fifth in the *Focus on Families* series of publications. The series provides statistical information on characteristics of families and family members, and factors over the last 10 to 20 years which have influenced the fabric of family life. The series has been an Australian Bureau of Statistics (ABS) contribution to the 1994 International Year of the Family.

This report explores the issues of income and housing, both of which are vital resources for families. Income allows people command over goods and services, and may enable them to meet social and cultural goals. It is commonly used as a measure of economic resources and well-being, which may include non-cash resources and in-kind transfers received from family, friends and others. Housing is also one of the major indicators of living standards, and the benefits of adequate and affordable housing are essential if families are to participate fully in society.

Other publications in the series cover the following topics:

- demographics and family formation;
- education and employment;
- work and family responsibilities;
- caring in families (with particular reference to older people and those with disabilities);
- family life.

Publications in the series draw on data from a number of sources, including the 1992 Survey of Families in Australia (Family Survey), the 1988/89 Household Expenditure Survey, the 1991 Census and the 1993 Child Care Survey. In addition to publications, the ABS provides data and statistical assistance through a special tabulation service, data in electronic format and a statistical consultancy service. Details of published and unpublished data services are outlined in Appendix B.

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Australian Bureau of Statistics
Canberra ACT
May 1995

Focus on Families

Income and Housing

Main Features

Families and income

- In 1992, 17 per cent of couple families (653,000) had family incomes in the lowest quintile (*Table 1*).
- Forty-one per cent of one parent families (401,500) had incomes in the lowest quintile (*Table 1*).
- Seventy-two per cent of blended families and 78 per cent of step families were in the top three family income quintiles (*Table 1*).
- Half of one parent families had government pensions as their main source of income, compared with a fifth of couple families (*Table 2*).
- In 1991, Indigenous couple families with children were twice as likely to have incomes of \$25,000 and under (45%), as all couple families with children (23%) (*Table 3*).
- Three-quarters of one parent families with dependent children who rented housing from a family member or the government had incomes in the lowest quintile (*Table 7*).
- Median weekly mortgage and rent amounts were higher for couple families (\$153 and \$121 respectively) than for one parent families (\$108 and \$74 respectively) (*Table 8*).
- In 1991, 27 per cent of Indigenous families owned or were purchasing their home, compared with 74 per cent of all families (*Table 10*).

Employment and income

- In 1992, families with incomes in the highest quintile contained an average of 2.3 employed persons. Families with incomes in the lowest quintile contained, on average, 0.4 employed persons (*Table 11*).
- In 80 per cent of families with dependent children and no parent employed, at least one parent reported difficulty meeting expenses and paying bills (*Table 13*).

Families and housing

- In 1992, two-fifths of Australian families owned, and a third were buying, their home (*Table 6*).
- Twenty-two per cent of blended families and 25 per cent of step families owned their home, compared with 44 per cent of all couple families (*Table 6*).
- One parent families were more likely to rent their home (43%) than couple families (17%). They were six times more likely to be in public housing (18%) than couple families (3%) (*Table 6*).

Children aged 0 to 14 years

- Twelve per cent of children aged 0 to 14 in couple families were in families with income in the lowest quintile. This proportion was 5 per cent if at least one parent was employed (*Figure 5*).
- Over half (56%) of children aged 0 to 14 in one parent families were in families with income in the lowest quintile. This proportion was 21 per cent if the lone parent was employed (*Figure 6*).

Marital separation and child support

- In 1992, a quarter of separated and divorced lone parents with dependent children received child support (*Table 16*).
- There were almost 200,000 people paying child support in 1992. More than half of these had repartnered (*Table 17*).

Income support from family members

- Over 1.4 million people aged 15 and over had given income support to a family member between 1991 and 1992. Half of the recipients were children (*Table 18*).
- In 1992, one in six people aged 15 to 35 had received a family inheritance or help from family to buy a house or land in the previous 10 years. Twenty per cent of these owned their own homes, compared with twelve per cent who had not received help or an inheritance (*Table 21*).

Young people

- Half of full-time students aged 15 to 24 living with their parents had no income. A third had government benefits as their main source of income (*Figure 10*).
- Eighty per cent of full-time students aged 20 to 24 living at home had an income, compared with 50 per cent of 15 to 19 year-old students (*Figure 10*).
- Of the 2.7 million young people in 1992, almost half (46%) were living rent or board free. Most of these were studying at school or tertiary level (*Tables 25 and 27*).

- Of young people who were renting or boarding, almost half did so from a family member (*Tables 28 and 29*).
- Median rent/board paid by young people to both government and family sources was considerably less than that paid to a private landlord (*Tables 28 and 29*).
- A fifth (18%) of young families in 1992 were purchasing a home. Their median weekly mortgage of \$192 was greater than that for all families (\$149) (*Table 26*).

Older families

- Almost four in five people aged 60 and over owned their home (*Table 34*).
- Around 7 per cent of single people aged 60 and over lived with their children and/or grandchildren. Almost half owned the home in which they lived, while 38 per cent were boarding or living rent or board free (*Table 34*).
- The median mortgage costs for older families were considerably less than for all families (\$23 compared with \$149).
- Median rent for older families (\$63) was lower than for all families (\$103). Rent was highest if paid to a family member (\$96) (*Table 38*).
- Over 200,000 people aged 60 and over in 1992 had provided income support to a family member since 1991. This was 17 per cent of all people who provided income support (*Table 39*).

Focus on Families: Income and Housing

This publication looks at the income and housing arrangements of families and family members. Access to these resources is essential to all Australians to maintain an adequate standard of living. The extent to which governments and the community have taken responsibility for the provision of income and housing support to families has fluctuated according to changing social attitudes and economic conditions. Increasingly, the emphasis of social policy depends on the family's capacity to assist its own members.

However, not all families have access to similar resources and this leads to inequality in the distribution of income. The integration of private responsibility and social responsibility has been a key objective of the International Year of the Family to encourage '...a better distribution of resources and opportunities to improve living standards and quality of life' of Australian families (Cass, 1994, p. 21). This report provides a comparative picture of the income distribution and housing arrangements of individuals in various living arrangements, and of a variety of family types. It also looks at the types of income and accommodation support provided by families and governments to children, young and older people, and to families with low incomes or with members who have separated or re-formed because of marital dissolution.

Cash income is commonly used as the main indicator of economic resources and standards of living for families. Cash income is not a straightforward concept in itself, nor is it the only factor affecting families' standards of living. For the most part, this publication examines income in terms of total family income, which is the gross income (before tax), including government pensions and benefits, that was received by any member of a family. It also looks at other aspects, such as the effects of government taxes and benefits, expenditure and labour force status on the living standards of families.

The living standards that can be achieved with a given level of income will depend on the size and composition of the family unit. Income can be adjusted by factors relating to family type to give an equivalent income concept, where families with the same equivalent income would have the same command over economic resources regardless of their size and composition. However, these

adjustments are themselves not without problems of subjectivity and assumption. In this publication such adjustments therefore have not been made, but those situations where income differences are a reflection of differences in family size and composition will be highlighted throughout.

The issues associated with housing are in many ways related to income. Adequate shelter and security are important indicators of living standards which are essential if people are to participate fully in society (National Housing Strategy, 1991a). Furthermore, housing, through home ownership, contributes to household wealth.

Families and income

For Australia, a country that enjoys a relatively high standard of living, relative disadvantage rather than absolute poverty is more commonly the centre of social policy debate.

Income quintiles facilitate the study of income distribution by ranking families, income units or individuals in ascending order according to income and then dividing them into five equal groups. The lowest quintile is formed by the 20 per cent of the population with the lowest incomes while the highest quintile contains the 20 per cent of the population with the highest incomes. In this publication the gross income of all members of each family who were aged 15 and over, including children, have been combined to form family income. The income of every family has then been ranked to create family income quintiles. In this way tables presenting family income quintiles compare the table population against all families.

Couple and one parent families

Seventeen per cent of couple families had incomes in the lowest quintile, compared with 41 per cent of one parent families.

Income distribution varies considerably with family type. For couple families, income was relatively evenly distributed across quintiles, with slightly higher proportions falling into the top

Table 1. Families(a): selected family types by family income, 1992

Family type	Quintiles					Total
	Lowest	Second	Third	Fourth	Highest	
			- % -			- '000 -
Couple	16.8	19.0	20.5	21.5	22.3	3,884.0
One parent	41.0	26.4	16.8	10.3	5.5	595.7
Blended	*7.1	20.6	26.9	23.8	21.5	83.2
Step	9.2	13.1	23.0	27.0	27.6	113.7
Capital city	17.6	18.1	19.8	20.6	23.9	2,851.7
Rest of state - urban	23.4	22.9	20.3	19.6	13.7	1,202.1
Rest of state - rural	26.1	24.1	20.6	16.8	12.4	478.5
All families	20.0	20.0	20.0	20.0	20.0	4,532.4

(a) Excludes a small proportion of families with income not stated.

Source: Family Survey

three quintiles (around 21-22 per cent). A lower than average proportion of couple families were in the lowest income quintile (17%), representing 653,000 families. In comparison, two-thirds of one parent families had incomes in the lowest and second quintiles, and 41 per cent (244,000) were in the lowest quintile. Less than 6 per cent of one parent families had incomes in the highest income quintile. However, one parent families have fewer adults than couple families and, on average, fewer children. The higher proportion of one parent families in the lower income quintiles also reflects the fact that couple families have more earners than one parent families.

Couple families are less likely to depend on government pensions as their main source of income than one parent families. In 1992, 19 per cent of couple families had government pensions as their main source of family income, compared with 49 per cent of one parent families. Of couple families whose main source of income was government pensions, 64 per cent were in the lowest quintile, compared with 74 per cent of one parent families. Again this reflects the fact that couple families on government pensions are more likely to be on married couple rate pensions while one parent families are more likely to be in receipt of the sole parent pension.

With increased divorce and subsequent remarriage, the incidence of step and blended families is increasing. Step families are created

Table 2. Families where government pension was the main source of family income(a): selected family types by proportion with family income in lowest and second quintiles, 1992

Family type	% in lowest quintile	% in second quintile	Total in category
			- '000 -
Couple	64.1	31.8	733.7
One parent	73.9	23.8	292.9
Blended	*17.6	68.7	11.6
Step	36.0	59.8	15.9
Capital city	67.0	29.6	589.8
Rest of state - urban	66.7	30.1	340.8
Rest of state - rural	66.6	28.1	111.2
All families with government pension as main income	66.9	29.6	1,041.7

(a) Excludes a small proportion of families with income not stated.

Source: Family Survey

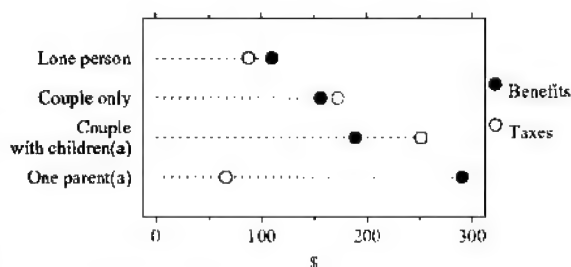
when at least one partner brings children from a previous marriage to a new marriage. Blended families are formed when the couple in a step family subsequently have children of their own. In 1992, 3 per cent of couple families were step families and 2 per cent were blended families. Among step and blended families income was relatively concentrated in the higher quintiles. Almost three-quarters (72%) of blended families

had incomes in the top three quintiles, as did 78 per cent of step families. The lower proportion of blended families in these higher income groups is consistent with a partner leaving the labour force to care for a new child.

Step and blended families were less likely than couple families to depend on government pensions as their main source of income (both 14%). And if this was their main source of income they were considerably less likely than average to be in the lowest quintile (36% of step families and 18% of blended families). This is consistent with the larger than average number of people in these families, especially in blended families, and the government pensions and benefits associated with large families.

Government benefits and taxes can be major factors affecting family income. While income earned through employment is most commonly the largest contributor to family income, this is not the case for all families. For low income families, in particular those containing members who are not working, government benefits are the most important component of family income. Government benefits and taxes redistribute resources between members of the community, with the desired effect being to level out the gap between low and high income units. Taxes and benefits include both direct and indirect taxes and direct and indirect benefits. The effect of indirect taxes and benefits on a family is dependent on family characteristics as well as consumption of particular goods.

Figure 1. Single income unit households: average weekly benefits and taxes, 1988-9



(a) Dependent children only.

Source: *Household Expenditure Survey, The Effects of Government Benefits and Taxes* (6537.0)

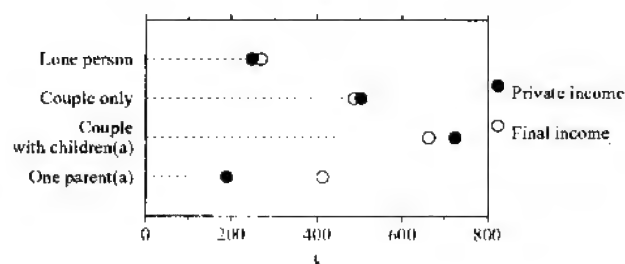
An income unit is one person or a group of related persons whose command over income is shared. The relationships allowed for in the definition of an income unit are restricted to those of marriage and of parent/dependent child who usually live in the same household. In 1988-9, for single income unit households, the weekly taxes paid by couple families without children on average outweighed benefits (by around \$16). This was also the case for couple families with dependent children only, who paid on average \$62 more per week in taxes than they received in benefits as a result of higher income levels. Among one parent families with dependent children only, benefits far outweighed taxes — by an amount of \$224 per week. This shows the effect of the high proportion of this group receiving government pensions as their principal source of income. For people living alone, benefits also outweighed taxes (by \$22), which reflects the high proportion of older people in this group.

The effect of taxes and benefits on the incomes of people in different living arrangements can be seen by comparing their private and final incomes. Private income is the total current weekly income of all members of the household, excluding income from government sources. Final income is this income after the net effect of benefits and taxes, both direct and indirect, is considered.

Benefits generally outweigh taxes for low income units. One parent families with dependent children only, with relatively low private incomes, received more than half their final income through net benefits from government sources. Lone persons also received a net benefit but this contributed on average only a small proportion to their final income. The final income of lone persons was lower than that for one parent families, despite their higher private income. However, one parent families contain a greater number of people than lone person income units.

For couple families without children, and those with dependent children only, final income was on average slightly lower than private income. However, both these households earned considerably more than those households containing only one adult, and their final incomes were still considerably higher than that of lone parents.

**Figure 2. Single income unit households:
average weekly private and final income,
1988-9**



(a) Dependent children only.

Source: *Household Expenditure Survey: The Effects of Government Benefits and Taxes* (6537.0)

Location

A quarter of rural families had incomes in the lowest quintile and a similar proportion received a pension as their main source of income.

Family income shows some variation by location. A higher proportion of families in capital cities were in the higher quintiles than those in other

urban or rural areas. Capital city families were less likely (21%) than their other urban, and to a lesser extent rural, counterparts to depend on government pensions as their main source of income (28% and 23% respectively). However, among families whose main source of income was a pension, two-thirds were in the lowest quintile regardless of location (Tables 1 and 2).

Indigenous families

Around half of Indigenous families had incomes of \$25,000 and under, compared with a third of all families.

Indigenous families generally have lower than average incomes. Around half (51%) of Indigenous families had incomes of \$25,000 and under, compared with 34 per cent of all families. Thirteen per cent of Indigenous families had incomes of over \$50,000, compared with 30 per cent of all families.

Indigenous families consistently report lower than average incomes across all family types. One parent families were most likely to have incomes

Table 3. Families(a): whether Indigenous family(b) by income and family type

	Couple family		One parent family	Other family	Total
	Without children	With children			
- % -					
Indigenous families					
Less than \$16,001	30.9	6.6	51.4	30.6	24.8
\$16,001-\$25,000	23.4	26.0	26.0	32.4	25.8
\$25,001-\$35,000	13.8	24.1	13.6	26.4	19.3
\$35001-\$50,000	19.5	23.4	5.6	**4.8	16.9
\$50,001 and over	12.5	19.8	3.4	*5.9	13.3
All Indigenous families	100.0	100.0	100.0	100.0	100.0
Number ('000)	11.5	35.5	21.1	2.0	70.0
All families					
Less than \$16,001	28.4	5.5	36.2	17.5	17.6
\$16,001-\$25,000	17.7	13.5	24.7	25.2	16.5
\$25,001-\$35,000	12.6	17.6	14.7	*14.0	15.4
\$35001-\$50,000	16.6	24.6	13.5	20.0	20.3
\$50,001 and over	24.8	38.9	10.8	23.2	30.1
All families	100.0	100.0	100.0	100.0	100.0
Number ('000)	1,562.8	2,321.2	595.7	52.7	4,532.4

(a) Excludes 17 per cent of Indigenous families and 5 per cent of all families with income not stated. (b) Families in which one or more members identified as being Aboriginal or Torres Strait Islander. Reference period for these families is 1994. Reference period for all families is 1992.

Sources: 1992 Family Survey and 1994 National Aboriginal and Torres Strait Islander Survey

of \$25,000 and under. This proportion was considerably higher among Indigenous one parent families than all one parent families (77% and 61% respectively).

Indigenous couple families with children were almost twice as likely to have incomes of \$25,000 and under as all couple families with children.

Of all Indigenous families, couple families with children were least likely to be in the lower income ranges, reflecting the different age structure of couple families with and without children. However, they were still almost twice as likely to have incomes of \$25,000 and under (33%) than all couple families with children (19%).

Expenditure in families

Expenditure provides a measure of command over goods and services. Families balance the amount spent on different items according to their income. Most families have similar basic needs. For those on lower incomes, higher proportions of total expenditure may be taken up on more essential items, such as food and housing. Conversely, families on higher incomes have more options about the type of items they consume and are able to participate more in social and leisure activities (see *Focus on Families: Family Life*, 4425.0).

Families use a substantial proportion of their expenditure for essential items such as housing, fuel and power, food and transport. In 1988-89, families had an average total expenditure of \$561 per week. Around half (51%) was spent on these essential items.

Being smaller, one parent families have relatively low total expenditure and spend proportionately more of their budget on food and housing, than couple families. Average total expenditure was around \$386 per week for one parent families, and almost 56 per cent of this went on housing, fuel and power, food and transport. In comparison, couple families spent \$580 per week, and half went on these items. The main factor accounting for the difference in the proportion of expenditure on these items for these two family types was that one parent families used 18 per cent of their total expenditure for housing, while couple families used 13 per cent.

Families in capital cities have a relatively high total expenditure but spend proportionately less on essential items than those living outside capital cities. While total expenditure for capital city families was \$602, among families in other urban areas total expenditure was around \$491. Total expenditure was slightly less again for rural families at \$476. Rural families spent a higher proportion of expenditure on transport and food (19% and 22% respectively) than their urban counterparts (15% and 19% in capital cities, and 16% and 20% in other urban areas). However, rural families spent a considerably lower proportion on housing (9% compared with 14% and 12% for families in capital cities and other urban areas respectively).

Table 4. Family households: expenditure on selected items as a proportion of total expenditure by selected characteristics, 1988-89

Selected household characteristics	Proportion of total expenditure					Average total expenditure -\$ -	Average persons per household	Number of households - '000 -
	Current housing costs	Fuel and power	Food and non-alcoholic beverages - % -	Transport	Total			
Couple	13.3	2.5	19.4	15.2	50.4	579.52	3.4	3,505.2
One parent	17.8	3.1	20.0	14.6	55.5	385.61	3.0	314.5
Capital city	14.4	2.4	19.0	14.8	50.6	602.24	3.3	2619.3
Rest of state - urban	12.4	2.8	20.1	15.5	50.8	490.50	3.2	1093.4
Rest of state - rural	8.8	3.0	21.6	18.8	52.2	475.89	3.4	379.7
All family households	13.5	2.6	19.4	15.3	50.8	560.66	3.3	4,092.4

Source: Household Expenditure Survey

Families and housing

Seventy-nine per cent of couple families owned or were buying a home, compared with 46 per cent of one parent families.

Housing is essential to quality of life and its location determines access to a wide range of services and facilities (Kendig and Paris, with Anderton, 1987). While most families live in separate houses, those with lower incomes or living in more densely populated areas are less likely to do so. In 1992, 87 per cent of families were living in separate houses, 7 per cent in flats and 5 per cent in semi-detached dwellings, for example townhouses. Two in five Australian families owned a home, and one in three families were in the process of paying off a home. The housing situations of families change over the family life cycle. Their requirements and their ability to purchase a home are different according to stages of formation and dissolution, and are dependent on the resources they have available.

Couple and one parent families

There is some variation in the kinds of dwelling in which different family types live. While blended, couple and step families were more likely than average to live in separate houses (95%, 89% and 89% respectively), one parent families were less

likely to do so (77%). On the other hand, one parent families were twice as likely as average to live in flats (12%) or in semi-detached townhouses (10%). This is consistent with the distribution of income in the higher quintiles for blended, couple and step families, as well as the larger size of these family types, and the concentration of one parent families in the lower quintiles.

One parent families were six times as likely to be in public housing as couple families.

Family structure and life cycle are two factors affecting housing requirements. The differences in type of tenure for couple, one parent, step and blended families, is consistent with the effect of family dissolution and re-formation on the ability to own or to be buying a home.

In 1992, close to three-quarters (74%) of families owned or were purchasing the house in which they lived. Twenty-two per cent of families were renting — 17 per cent from private landlords and 5 per cent from the government. Around 4 per cent of families were boarding or living rent or board free.

Couple families were considerably more likely than one parent families to either own or be purchasing their home. Home ownership for couple families stood around 44 per cent,

Table 5. Families: selected family types by type of dwelling, 1992

Family type	Type of dwelling					Total
	Separate house	Semi-detached dwelling(a)	Flat(b)		Other(c)	
			1-3 storeys	4 or more storeys		
			- % -			- '000 -
Couple	88.8	4.3	5.1	0.5	1.2	4,097.7
One parent	77.0	9.6	10.9	*1.4	*1.2	619.4
Blended	94.6	*3.4	**0.8	**	**1.2	87.0
Step	89.2	*3.7	*5.6	**	*1.5	119.9
Capital city	84.8	6.2	7.2	1.0	0.8	3,010.9
Rest of state - urban	88.8	3.8	5.4	*0.2	1.8	1,258.5
Rest of state - rural	96.4	*0.9	*0.4	**	2.3	505.7
All families	87.1	5.0	6.0	0.7	1.2	4,775.1

(a) Comprises townhouses and semi-detached row or terrace houses of one or more storeys. (b) Includes flats attached to houses. (c) Comprises caravans, houseboats, houses or flats attached to shops, improvised homes, campers out, hostels, hotels, boarding houses, Aboriginal settlements and religious and educational institutions.

Source: Family Survey

Table 6. Families: selected family types by type of tenure, 1992

Family type	Type of tenure								Total
	Owned	Purchasing	Renting from-			Boarding	Living rent or board free	Other	
			Government	Family	Other				
				- % -					- '000 -
Couple	43.7	34.8	3.0	1.0	14.2	0.8	2.0	0.5	4,097.7
One parent	27.1	18.5	17.8	*1.2	23.5	6.2	4.4	*1.3	619.4
Blended	21.7	44.6	12.5	**1.2	15.9	**0.3	*3.2	**0.6	87.0
Step	25.0	44.0	*4.4	**1.2	23.5	**0.8	**1.1	**	119.9
Capital city	39.9	34.9	4.9	0.9	14.8	1.8	2.1	0.6	3,010.9
Rest of state - urban	41.9	28.0	6.8	1.1	18.6	1.2	2.0	*0.4	1,258.5
Rest of state - rural	49.0	28.2	*0.7	*1.5	12.6	*1.0	5.2	1.8	505.7
All families	41.4	32.4	4.9	1.1	15.6	1.6	2.4	0.7	4,775.1

Source: Family Survey

compared with 27 per cent for one parent families. While 35 per cent of couple families were purchasing a home, among one parent families, 19 per cent were doing so.

One parent families, most of whom are formed through marriage dissolution, have considerably lower incomes than couple families. Furthermore, a period of renting is often associated with marital separation as new families are formed. One parent families were considerably more likely to be renting a property than couple families (43% compared with 18%). They were also six times more likely than couple families to be in public housing (18% compared with 3%).

Families with higher incomes are more likely to be able to purchase or pay off a home than those with lower incomes. Most families are paying off a home during the period they are likely to be raising children. This home is quite often paid off by the time children finish education or commence work. In 1992, 7 per cent of couple families with dependent children had incomes in the lowest quintile, compared with 50 per cent of one parent families with dependent children. This reflects in part the different size and composition of these two family types.

Although they are at similar stages of their housing careers, there are differences in the types of tenure of couple and one parent families with dependent children. One parent families with dependent children were more than five times more likely to be in public housing than couple families with dependent children (Table 7).

For both couple and one parent families with dependent children, lower than average proportions of home owners and buyers were in the lowest income quintile (7% and 5% respectively among couple families, and 38% and 25% respectively among one parent families). However, one parent families were considerably more likely than couple families to be in the lowest quintiles across different tenure arrangements, including those who were owners or buyers.

A primary concern of public housing is that individuals and families should have sufficient income after paying for housing to maintain a reasonable standard of living (Foard, Karmel, Collett, Bosworth and Hulmes, 1994). Among both couple and one parent families with dependent children, those in public housing or renting from a family member were likely to have relatively low incomes. Around three-quarters of one parent families with dependent children who were renting from the government or from their family had incomes in the lowest quintile. For couple families with dependent children with these types of tenure, more than twice the proportion were in the lowest income quintile than for all couple families with dependent children (19% for those renting from the government and 16% for those renting from a family member, compared with 7% for all couple families with dependent children). Among couple and one parent families with dependent children who were boarding or living rent or board free, relatively high proportions were in the lowest income quintile (28% and 58% respectively among families who were boarding and 12% and 55% for those living rent or board free).

Table 7. Couple and one parent families with dependent children(a): family type by family income by type of tenure, 1992

Family type and income quintile	Type of tenure								Total
	Owned	Purchasing	Renting from			Boarding	Living rent or board free	Other	
			Government	Family	Other				
- % -									
<i>Couple family</i>									
Lowest 20%	6.7	5.4	18.7	*16.1	9.8	*27.6	*11.6	*29.4	7.4
Second quintile	16.2	16.4	43.5	*27.3	30.0	*30.6	19.4	*16.3	19.6
Third quintile	24.0	25.5	23.4	30.5	24.6	**11.2	32.5	*27.9	24.9
Fourth quintile	23.8	27.4	*10.7	*14.0	20.4	*19.3	20.4	*17.0	24.3
Highest 20%	29.3	25.3	*3.7	*12.1	15.3	**11.3	*16.1	**9.4	23.7
Total couple families	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	568.2	932.5	72.2	19.6	291.1	10.1	36.7	*7.8	1,938.4
<i>One parent family</i>									
Lowest 20%	37.5	24.9	74.7	74.3	52.1	58.0	54.9	*41.4	50.2
Second quintile	28.4	29.0	20.1	**11.1	29.0	28.5	*25.3	*58.6	27.6
Third quintile	15.8	23.0	*4.4	**14.6	12.9	*6.9	*6.5	**	12.6
Fourth quintile	12.5	13.8	**0.6	**	*4.5	*3.7	*11.2	**	6.5
Highest 20%	*5.8	*9.3	**0.3	**	*1.4	*2.9	*2.0	**	3.1
Total one parent families	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	68.4	88.2	91.0	*6.0	122.1	27.5	14.2	*2.2	419.6
All couple and one parent families with dependent children ('000)	636.6	1,020.7	163.2	25.6	413.2	37.7	50.9	10.0	2,358.0

(a) Excludes a small proportion of families with income not stated.

Source: Family Survey

Re-partnering may mean entering into new property arrangements. Step and blended families were more likely than all couple families to be purchasing their home (44% and 45% respectively). They were also less likely than average to own home outright (25% for step families and 22% for blended families), which is consistent with the shorter time these families may have had to pay off a home.

The amount paid on mortgages and on rent or board by various family types reflects their income levels, as well as their life stage. Couple families generally have higher than average incomes, and this is reflected in their relatively high median weekly mortgage repayments (\$153) and rent/board (\$121). One parent families generally earn lower incomes, and are more likely to be in public housing than couple families. In addition, the average size of one parent families is smaller than that of couple families. This is reflected in their relatively low median weekly mortgage repayments (\$108) and median rent/board (\$74). Median mortgage repayments were similar for step and blended families (\$149 and \$152

respectively), and blended families had the same median weekly rent/board as couple families. However, step families paid higher weekly rent/board (\$121) than blended families (\$96).

Location

Median weekly rent/board was \$68 for families in rural areas, compared with \$122 for those in capital cities and \$91 for those in other urban areas.

The issue of housing is very different for families living in rural and urban areas. Housing in rural areas is generally more affordable, but is likely to be of more variable quality, than housing in urban areas (National Housing Strategy, 1992). The lower cost of housing in rural areas may also be traded off against a smaller range of job opportunities and services, and less access to transport.

Table 8. Families who paid rent/board or a mortgage(a): selected family types by median weekly costs, 1992

Family type	Mortgage		Rent/board		Total
	Median weekly costs	Total families	Median weekly costs	Total families	
	- \$ -	- '000 -	- \$ -	- '000 -	- '000 -
Couple	153	1,406.5	121	771.0	2,177.5
One parent	108	112.8	74	300.6	413.4
Blended	152	38.8	96	25.6	64.4
Step	149	52.4	121	35.9	88.2
Capital city	155	1,035.3	122	672.4	1,707.7
Rest of state - urban	126	348.8	91	346.7	695.6
Rest of state - rural	152	139.2	68	78.4	217.6
All families who paid mortgage/rent/board	149	1,523.2	103	1,097.5	2,620.8

(a) Excludes a small proportion of families purchasing, renting or boarding but with no stated amounts for these costs.

Source: Family Survey

The great majority of families in rural areas (96%) live in separate houses. In comparison, 85 per cent of families in capital cities and 89 per cent of families in other urban areas lived in separate houses. Urban families were more likely to live in high density housing such as semi-detached townhouses and flats (14% in capital cities and 9% in other urban areas) (Table 5).

A higher proportion of rural families also owned their own home (49%), compared with urban families (40% in capital cities and 42% in other urban areas). Urban families were more likely to be in public housing than rural families (5% in capital cities, 7% in other urban areas and 1% in rural areas). Rural families, however, were more likely than families in other locations to be in accommodation provided by family members (Table 6).

Housing costs are lower for families living outside the capital cities. Median weekly rent and board was quite low for families in urban centres other than capital cities (\$91) and lower still for those in rural areas (\$68). On the other hand, families living in capital cities paid a median amount of \$122. For families who were paying mortgages, median weekly cost was lowest for those living in urban centres outside the capital cities (\$126). Families in rural areas and in capital cities paid similar amounts (\$152 and \$155 respectively).

Indigenous families and housing

A quarter of Indigenous families owned or were buying a home, compared with three-quarters of all families.

Adequate, accessible and affordable housing is vital to the standard of living of all families. Because of low incomes, larger households and the increased likelihood of living in remote areas, this is less attainable for Indigenous families than other families.

A similar proportion of Indigenous families and all families lived in separate houses (89% and 88% respectively). However, Indigenous families were less likely to live in a separate house than all families if living in rural areas (90% compared with 98%). In urban areas they were more less than average to be living in semi-detached housing or flats (both 5%). In rural areas, 8 per cent of Indigenous families lived in improvised dwellings, were camping out or lived in a caravan, compared with 1 per cent of all families.

Table 9. Families in private dwellings(a): type of dwelling by whether Indigenous family(b) and location(c)

	Indigenous families	All families
	- % -	
<i>Urban</i>		
Separate house	89.2	86.5
Semi-detached dwelling	4.7	6.3
Flat/apartment (1-3 storeys)	4.6	6.4
Flat/apartment (4 or more storeys)	**0.1	0.8
Caravan	0.9	*0.1
Improvised home/campers out	*0.4	**
Total	100.0	100.0
Number ('000)	60.1	4,245.4
<i>Rural</i>		
Separate house	89.6	97.5
Semi-detached dwelling	**1.8	*1.6
Flat/apartment (1-3 storeys)	**0.8	**0.2
Flat/apartment (4 or more storeys)	**	**
Caravan	2.3	**0.3
Improvised home/campers out	5.6	*0.4
Total	100.0	100.0
Number ('000)	22.0	500.0
Total		
Separate house	89.3	87.6
Semi-detached dwelling	3.9	5.8
Flat/apartment (1-3 storeys)	3.6	5.7
Flat/apartment (4 or more storeys)	**0.1	0.7
Caravan	1.3	*0.1
Improvised home/campers out	1.8	**
All families	100.0	100.0
Number ('000)	82.1	4,745.3

(a) Excludes a small proportion of families with type of dwelling not stated. (b) Families in which one or more members identified as being Aboriginal or Torres Strait Islander. Reference period for these families is 1994. Reference period for all families is 1992. (c) Location is classified slightly differently for each source (see glossary for details).

Sources: 1992 Family Survey and 1994 National Aboriginal and Torres Strait Islander Survey

Fewer Indigenous families are paying off or own their home than Australian families in general. A quarter (24%) of Indigenous families owned or were purchasing their home, compared with three-quarters (74%) of all families. Instead, over two-thirds (69%) of Indigenous families lived in rented housing. However, Indigenous families were more likely to own or be purchasing their home if they lived in urban areas (26%) than if living in less densely populated areas (18%). For all families, a slightly higher proportion were owners or buyers if living in rural areas (77% compared with 73%).

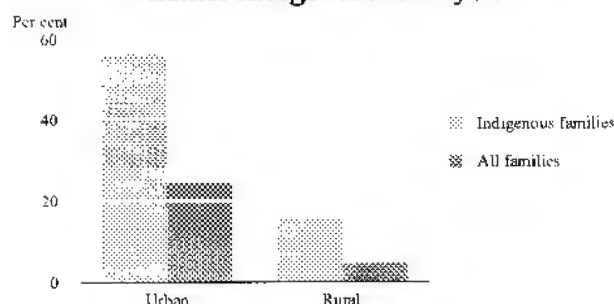
Table 10. Families: location(a) and type of tenure by whether Indigenous family(b)

	Indigenous families	All families
	- % -	
<i>Urban</i>		
Owned	11.7	40.5
Being purchased	14.0	32.9
Rented	71.0	22.4
Other(c)	2.9	4.3
Total	100.0	100.0
Number ('000)	61.8	4,269.5
<i>Rural</i>		
Owned	11.6	49.0
Being purchased	6.5	28.2
Rented	64.3	14.8
Other(c)	16.2	8.0
Total	100.0	100.0
Number ('000)	23.1	505.7
Total		
Owned	11.7	41.4
Being purchased	12.0	32.4
Rented	69.2	21.6
Other(c)	6.5	4.7
All families	100.0	100.0
Number ('000)	84.9	4,775.1

(a) Location is classified slightly differently for each source (see glossary for details). (b) Families in which one or more members identified as being Aboriginal or Torres Strait Islander. Reference period for these families is 1994. Reference period for all families is 1992. (c) Includes not stated. Indigenous families comprise only those living in private dwellings. A small proportion of all families were counted in non-private dwellings.

Sources: 1992 Family Survey and 1994 National Aboriginal and Torres Strait Islander Survey

Figure 3. Families who paid rent: proportion renting from government by location(a) and whether Indigenous family(b)



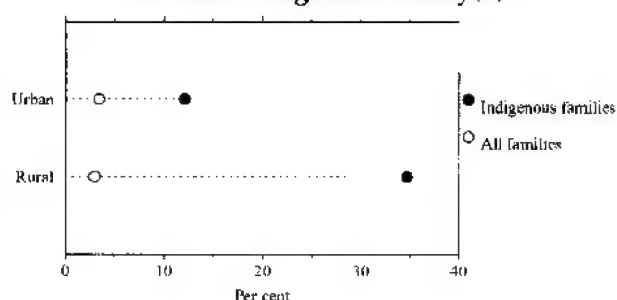
(a) Location is classified slightly differently for each source (see glossary for details). (b) Families in which one or more members identified as being Aboriginal or Torres Strait Islander. Reference period for these families is 1994. Reference period for all families is 1992.

Sources: 1992 Family Survey and 1994 National Aboriginal and Torres Strait Islander Survey

Indigenous families are more likely to live in public housing than families in general. In urban areas, over twice the proportion of Indigenous families who were renting the dwelling they lived in rented from the government (56%) than all families (24%). Only 16 per cent of Indigenous families in rural areas were renting from the government, but this was still higher than for all families in public housing in rural areas (4%). A further 63 per cent of Indigenous families living in rural areas who were renting their dwelling were renting from an Aboriginal or Torres Strait Islander community organisation.

Indigenous families are six times more likely to be sharing their dwelling with other families than the total population. This particularly the case among those living in rural areas (35% compared with 3%).

Figure 4. Families: proportion living in multi-family households by location(a) and whether Indigenous family(b)



(a) Location is classified slightly differently for each source (see glossary for details). (b) Families in which one or more members identified as being Aboriginal or Torres Strait Islander. Reference period for these families is 1994. Reference period for all families is 1992.

Sources: 1992 Family Survey and 1994 National Aboriginal and Torres Strait Islander Survey

Employment and income

Four per cent of couple families with both partners employed were in the lowest income quintile, compared with 52 per cent of couple families with neither partner employed.

For most Australians, paid work is the major source of their income. It contributes to family economic well-being, with those families having two or more members employed being in higher income groups than those with one or no members

employed. Families whose major source of income is from paid work usually have higher incomes than those whose major source of income is a government pension. However, for some families, sources of income other than paid work may contribute to overall capacity for expenditure. Life cycle plays a role in these factors.

In 1992, families in the highest quintile contained an average of 2.3 employed persons, while those in the lowest contained 0.4 employed persons. This income distribution is not only related to the number of earners in the family, but also to differences in family composition, in particular the number of family members who are unlikely to be working. The average number of persons aged 0 to 14 was highest in the third quintile (1.0), while the average number of persons aged 65 and over was 0.6 in the lowest quintile and decreased to 0.1 in the highest quintile.

Table 11. Families(a): selected characteristics by income, 1992

	Quintiles					Total
	Lowest	Second	Third	Fourth	Highest	
	- average number of persons in family -					
Persons aged-						
0-14	0.6	0.9	1.0	0.9	0.7	0.8
15-64	1.3	1.9	2.3	2.4	2.8	2.2
65 and over	0.6	0.3	0.2	0.1	0.1	0.3
Total	2.5	3.1	3.4	3.4	3.5	3.2
Employed persons	0.4	0.9	1.6	2.0	2.3	1.4
All families (’000)	907.0	907.3	908.5	902.9	906.8	4,532.4

(a) Excludes a small proportion of families with income not stated.

Source: Family Survey

Among one parent families, 16 per cent were in the lowest income quintile if the lone parent was employed, compared with 58 per cent if the parent was not employed.

For couple and one parent families, income is higher among families where at least one partner or parent is employed. Couple families were considerably more likely than one parent families to have incomes in the highest and fourth quintile (44% compared with 16%). This was because a much higher proportion of couple families had at

Table 12. Couple and one parent families(a): labour force status of couple/lone parent by family income, 1992

Family type and labour force status status of couple/lone parent	Quintiles					Total
	Lowest	Second	Third	Fourth	Highest	
	- % -					- '000 -
<i>Couple families</i>						
Both employed	4.4	7.4	20.0	31.9	36.2	1,843.6
One employed, one unemployed	9.0	36.1	31.5	14.5	8.9	171.6
One employed, one not in labour force	7.6	26.7	30.2	19.4	16.0	946.6
One unemployed, one not in labour force	44.6	44.6	7.0	*2.2	*1.7	145.1
Both unemployed	45.1	42.5	*5.8	*4.6	**2.0	45.1
Both not in labour force	54.2	27.4	10.1	4.5	3.8	732.0
Total couple families	16.8	19.0	20.5	21.5	22.3	3,884.0
<i>One parent families</i>						
Employed	16.1	33.2	24.9	16.4	9.3	245.6
Unemployed	71.5	13.4	*9.5	*4.2	**1.5	61.2
Not in labour force	55.6	23.3	11.5	6.4	3.2	288.8
Total one parent families	41.0	26.4	16.8	10.3	5.5	595.7
All couple and one parent families	20.0	19.9	20.0	20.0	20.1	4,479.7

(a) Excludes a small proportion of families with income not stated.

Source: Family Survey

least one of the partners employed (76%) compared with the proportion of one parent families where the parent was employed (41%).

Both couple and one parent families, with no employed parent or partner have relatively low incomes. In couple families where both partners were unemployed or one was unemployed and one was not in the labour force, 45 per cent were in the lowest quintile. The corresponding proportion for couple families where both partners were not in the labour force was 54 per cent. In comparison, 72 per cent of one parent families where the lone parent was unemployed and 56 per cent of one parent families where the lone parent was not in the labour force, were in the lowest income quintile. The difference in incomes between couple and one parent families is at least partly compensated through the effect of indirect taxes and benefits as well as the smaller size of one parent families (see Figures 1 and 2).

An indicator of the economic well-being of families is whether or not they are able to meet their living expenses easily or adequately. Difficulty in meeting expenses may impact on family members, and prevent participation in the social and leisure activities which contribute to a family's standard of living. One way to assess difficulty in meeting expenses is to take account of a subjective assessment of capacity to pay. Difficulty may be felt most by parents with dependent children. For

such parents, the demand of work and family responsibilities involves balancing the responsibilities of providing an adequate material standard of living, and care for and time with children. For families with no dependent children, less than a third (31%) had at least one parent who indicated difficulty paying bills or making loan or mortgage repayments. This compared with 55 per cent of families with dependent children where at least one parent had difficulty.

In 80 per cent of families with dependent children and no parent employed, at least one parent reported difficulty meeting expenses and paying bills.

Labour force status of family members is a key factor in most families' ability to pay bills and meet housing costs. In around 57 per cent of couple families with dependent children, at least one parent indicated that they had some difficulty in paying bills or meeting mortgage and loan repayments. This proportion increased if one parent was unemployed (76%) and was higher again when neither partner was employed (79%). For families where both parents were employed, around half (52%) had either parent who reported any difficulty in paying expenses.

Almost two-thirds (62%) of one parent families with dependent children reported difficulty paying bills, loan repayments or mortgages. As with couple families, this proportion was highest among those families where the lone parent was unemployed (81%).

Table 13. Couple and one parent families with dependent children: difficulty paying bills of couple/lone parent by labour force status of couple/lone parent, 1992

Labour force status of parent(s)	% with difficulty	Total in category
		- '000 -
<i>Couple families</i>		
Both employed	47.7	1,096.0
One employed, one unemployed	71.2	118.1
One employed		
one not in labour force	52.5	622.3
One unemployed,		
one not in labour force	80.2	103.0
Both unemployed	77.1	26.2
Both not in labour force	77.3	65.8
Total couple families	53.5	2,031.4
<i>One parent families</i>		
Employed	54.2	192.5
Unemployed	80.5	53.5
Not in labour force	65.3	187.7
Total one parent families	62.2	433.7
All couple and one parent families with dependent children	55.0	2,465.1

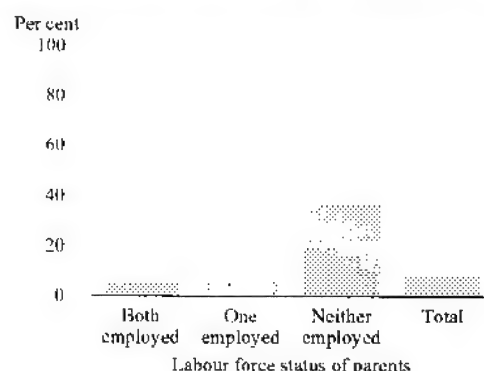
Source: Family Survey

Children aged 0 to 14 years

For children aged 0 to 14, the economic well-being of their family determines the quality of food, clothing and housing their parents are able to provide, and may influence their access to type of schooling and participation in social activities.

In 1992, 56 per cent of children aged 0 to 14 in one parent families were in families with incomes in the lowest quintile, and 8 per cent of children in couple families were in families with incomes of this level. However, standard of living may differ for these children as couple families with incomes of this size have an extra adult to support. For children in couple families with at least one parent employed, the proportion whose family income was in the lowest quintile was 5 per cent. For children in one parent families with an employed

Figure 5. Children aged 0 to 14 years in couple families(a): proportion living in families with family income in lowest quintile by labour force status of parents, 1992



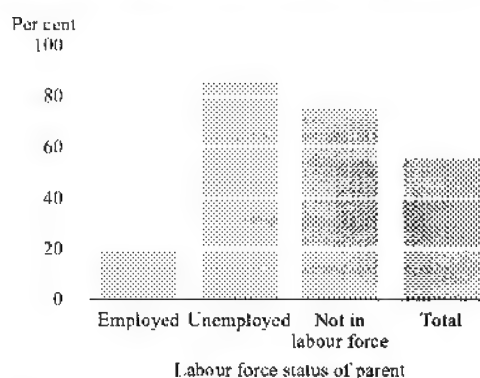
(a) Excludes children living in families with income not stated.

Source: Family Survey

lone parent, the corresponding proportion was 21 per cent. This difference reflects the higher proportion of employed lone parents in part-time or seasonal work than parents in couple families. (see *Focus on Families: Education and Employment*, 4421.0).

While lack of employment in couple families affected the family income, the effect was considerably greater on the family income for children in one parent families. Over a third (37%) of children aged 0 to 14 in couple families where neither parent was employed were in families with incomes in the lowest quintile. Among children of the same ages in one parent families, the proportions living in families with income in the lowest quintile were 85 per cent where the lone

Figure 6. Children aged 0 to 14 years in one parent families(a): proportion living in families with family income in lowest quintile by labour force status of parent, 1992



(a) Excludes children living in families with income not stated.

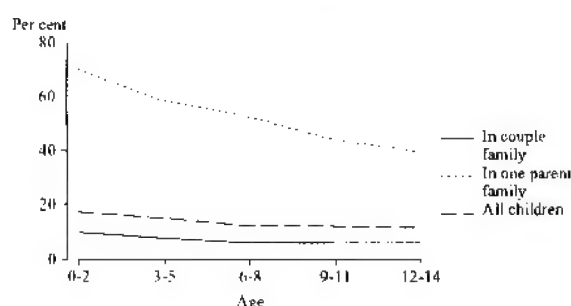
Source: Family Survey

parent was unemployed and 75 per cent where the parent was not in the labour force. Children with no employed parent were considerably more likely to be in families with income in the lowest quintile, regardless of age.

Children under one were more likely to be in families with income in the lowest quintile than older children.

Younger children are more likely to live in families with low incomes than older children, reflecting the impact of the presence of young children on parents' availability for full-time employment, as well as the increase in income as parents' careers progress. Close to 18 per cent of children aged under one were in families whose income was in the lowest quintile. This decreased to around 12 per cent for children aged 14.

Figure 7. Children aged 0 to 14 years(a): proportion living in families with family income in lowest quintile by age and family type, 1992



(a) Excludes children living in families with income not stated.

Source: Family Survey

This pattern was most marked among children in one parent families, reflecting the smaller size and lower incomes of this family type. If living in couple families, 12 per cent of children aged under one and 6 per cent of 14 year-olds were in families with incomes in the lowest quintile. For children in one parent families the corresponding proportions were 72 per cent and 42 per cent respectively.

Children and family expenditure

The presence of children increases average family size, but not the number of earners. Particularly when children are young the move of mothers out of the labour force decreases the number of earners, even if temporarily (*Focus on Families: Work and Family Responsibilities*, 4422.0).

Accordingly, there may be an increase in family expenditure, but generally no increase in family income in such families. This additional expenditure may be seen in increased costs of existing items or may be seen in new costs specific to children. Therefore, when families have children they may need to juggle existing or reduced resources to meet the associated costs.

In 1988-89, in family households with children aged 0 to 14, the expenditure on children or infant's clothing, child care services and education fees was close to 4 per cent of their total expenditure. For family households which did not contain any children of these ages, 1 per cent of total expenditure went on education fees and children's clothing.

Table 14. Family households: proportion of total expenditure spent on selected items by number of children in household aged 0 to 14 years, 1988-89

	Number of children aged 0-14				
Selected items	None	1	2	3 or more	Total
	%				
Children's and infant's clothing	0.2	1.0	1.4	1.5	0.7
Child care services	**	0.6	1.0	0.8	0.4
Education fees	0.9	1.6	1.7	1.7	1.3
Total	1.1	3.2	4.1	4.0	2.4
Number of households ('000)					
	2 150.9	760.8	755.1	425.6	4 092.4

Source: Household Expenditure Survey

Generally, the proportion of average expenditure on these items increased as the number of children aged 14 and under increased from one (3%) to two (4%) children. It then remained relatively constant for family households with three or more children of these ages (4%).

Child care

With the increased participation of women in the labour force, child care is becoming an increasingly important issue for parents. While employment of parents may contribute to family income, this must be balanced with the needs of children and the cost of suitable child care. For unemployed parents, particularly lone parents, care of children may be an issue for those needing to attend job interviews or look for work. However, the issue of child care affects parents regardless of labour force status, particularly in terms of occasional care.

In 1993, 49 per cent of children aged 11 and under were in some type of child care arrangement. Informal care, which is often provided by family members, was the most common type of care used (78% of children in care arrangements). The proportion of children using care was highest for those living with employed parents, and in particular for those living with an employed lone parent. Sixty-two per cent of children aged 11 and under in couple families with both parents employed were involved in a care arrangement. The corresponding proportion for children living

with an employed lone parent was 76 per cent. This may reflect reduced flexibility in working patterns and the absence of a partner to share child care responsibilities available to lone parents.

Families with no employed parent generally spend less on child care for children than those with at least one employed parent, reflecting the need for more hours of care among employed parents. The average weekly cost of child care was highest for children in couple families with both parents employed regardless of the type of care used (\$31 for those in formal care, \$9 for those who used informal care and \$19 for those who used both). Cost of child care was also relatively high for children of employed lone parents (ranging from \$6 for informal to \$22 for formal care).

Children in one parent families were more likely (58%) to be in a care arrangement than children in couple families (47%). Children of lone parents were also more likely to be involved in both formal and informal care arrangements than children in couple families — particularly if their parent(s) were employed (28% for those with an employed lone parent compared with 18% for

Table 15. Children aged 0 to 11 years: family type by labour force status of parent(s) by whether used child care and type of care by average weekly cost, 1992

Family type and labour force status of parent(s)	Used child care						Total	Did not use child care	Total
	Informal care only		Formal care only		Both				
	% who used	Average weekly cost - \$ -	% who used	Average weekly cost - \$ -	% who used	Average weekly cost - \$ -			
<i>In a couple family, parents-</i>							- '000 -	- '000 -	- '000 -
Both employed	62.5	8.82	19.5	31.27	17.9	18.80	753.7	455.8	1,209.6
One employed, one unemployed	64.2	2.11	22.9	16.80	12.9	7.64	53.1	65.0	118.1
One employed, one not labour in labour force	56.1	1.51	28.9	14.22	15.0	7.32	367.0	661.5	1028.5
One unemployed, one not in in labour force	57.0	0.55	28.8	9.18	14.2	4.34	51.1	119.0	170.1
Both unemployed	65.5	0.80	25.0	15.55	9.5	5.96	8.7	25.6	34.3
Both not in labour force	55.5	0.35	32.6	12.45	11.9	5.77	24.3	71.9	96.1
Total in couple families	60.4	6.05	23.1	23.73	16.6	14.05	1257.9	1398.8	2656.7
<i>In a one parent family, parent-</i>									
Employed	56.2	5.78	15.8	21.77	28.0	14.40	107.5	34.0	141.5
Unemployed	68.9	1.64	14.9	11.15	16.2	4.86	23.9	15.2	39.1
Not in labour force	62.6	0.22	24.1	12.00	13.3	4.66	115.6	133.0	248.6
Total in one parent families	60.4	2.90	19.6	16.64	20.0	8.92	247.0	182.2	429.2
All children aged 0-11	60.4	5.52	22.5	22.57	17.1	13.21	1504.9	1581.0	3085.9

Source: Child care Survey

those with two employed parents). However, the average weekly cost of child care was consistently lower for children in one parent families compared with children in couple families. This reflects the higher proportion of employed lone parents working shorter hours than those in couple families.

Marital separation and child support

Families frequently change in composition over the course of a person's life. One factor associated with such change is marital separation, which has an impact on the economic well-being of both parents and children. Almost 60 per cent of all one parent families are formed through the separation of partners, and 81 per cent of these have dependent children in the family (see *Focus on Families: Demographics and Family Formation*, 4420.0). For parents with custody of children, separation may mean reduced access to paid work because of caring responsibilities, and a greater reliance on government benefits and financial support from the non-custodial parent. While many lone parents repartner in time, the period during which they remain lone parents is one where they may be financially disadvantaged in terms of child care and other expenses. For most lone parents, a government pension or benefit is their main or only source of income, and they have lower levels of income than parents who have remarried (see Table 2 and Howe, 1986).

A quarter of divorced and separated lone parents with dependent children received child support.

The issues surrounding payment of child support are complex. The Child Support Act of 1989 applies an administrative formula to the incomes of non-custodial parents, based on their average weekly earnings and the age of their children. Prior to 1989, payments were made on the basis of a court ruling as part of property settlement. Assessments have shown that, particularly immediately after separation, payments may be irregular. As well as this, not many eligible custodial parents are receiving payments (Harrison et. al., 1991).

Few separated and divorced lone parents received child support in 1992. Of the 277,400 separated and divorced lone parents with dependent children, a little over a quarter (26%) reported that they were currently receiving child support. Some of these may have been receiving irregular payments, or were subject to an agreement which was in effect prior to the Child Support Act. There would also be a proportion of lone parents who were not eligible to receive child support because they were living with adult children. Those who separated in 1989 or later were slightly more likely to receive child support (29%), than those who separated prior to 1989 (24%), although there was not a marked difference in these proportions.

Table 16. Separated and divorced lone parents(a) with dependent children(b): proportion with family income in lowest quintile by recency of separation and whether received child support, 1992

Recency of separation and whether received child support	% in lowest quintile	Total in category
- '000 -		
<i>Separated 1989 or later</i>		
Receives child support	39.1	38.5
Does not receive child support	51.6	93.6
<i>Total who separated 1989 or later</i>	<i>47.9</i>	<i>132.1</i>
<i>Separated before 1989</i>		
Receives child support	34.5	34.2
Does not receive child support	43.3	111.1
<i>Total who separated before 1989</i>	<i>41.2</i>	<i>145.3</i>
All separated and divorced lone parents with dependent children ('000)	44.4	277.4

(a) Excludes persons whose year of separation was not stated.
(b) Excludes families with income not stated.

Source: Family Survey

Two-thirds of lone parents who had separated in 1989 or later, and received no child support, were in the lowest income quintile.

Recency of separation and receipt of support from a non-custodial parent has an impact on the incomes of those in one parent families. Of all separated and divorced lone parents, 43 per cent had incomes in the lowest quintile, a proportion

Income support from family members

Income support from parents to children accounted for half of all income support provided to any family member.

which was much the same as that of all lone parents (41%). Those who had separated in 1989 or later were slightly more likely than all custodial parents to be in the lowest quintile (48%). However, this proportion was considerably higher among those who had separated recently and were not receiving child support. Two-thirds of custodial parents who had separated in 1989 or later, and received no child support, were in the lowest income quintile.

Non-custodial parents paying child support had a median personal income of \$535. More than half of these had repartnered, while a quarter (28%) were living alone. Overall, about a third (31%) of those paying child support for non-custodial children also had children living with them. Most parents in this situation were partnered (92%). Generally, those who were lone parents or lived with a partner had higher median incomes than those living in other family situations or in group households.

Table 17. Persons who paid child support: living arrangements by median weekly personal income(a), 1992

Living arrangements	Median income	% with income	Total in category
	- \$ -	- % -	- '000 -
Partner in couple-			
No children	611	97.3	46.4
With children	553	92.9	54.0
Lone parent	755	100.0	*4.4
Non-dependent child	410	97.4	12.8
In other family household(b)	468	83.4	*8.1
Group household	356	100.0	10.7
Living alone	542	100.0	52.2
All persons who paid child support	535	96.4	188.6

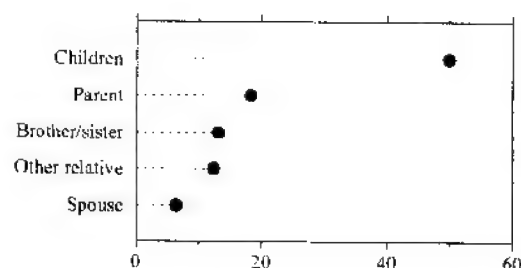
(a) Excludes a small proportion of persons whose income was not stated. (b) Comprises unrelated individuals living in family households, and other related individuals living together or with couple and one parent families.

Source: Family Survey

In many areas, support by families stands beside or in place of government and community support as fundamental to a family member's economic and social well-being. Income support, particularly for young adults, is based on the idea that families along with governments have a joint role in nurture and support. Assistance by families may include regular financial assistance, gifts, food and clothing, and payment of bills, as well as support with accommodation and more general living expenses (see Figure 13 and Table 39).

In 1992, over 1.4 million people aged 15 and over (10%) had provided income support to a family member living with them, or elsewhere, in the previous 12 months. Half of all main recipients of income support were children, while 18 per cent were parents and 13 per cent were sisters or brothers. Providers whose main recipients were parents or siblings were most likely to be aged

Figure 8. Persons aged 15 years and over who provided income support to a family member: main recipient of support, 1992



Source: Family Survey

34 and under. Parents providing support to children were most likely to be aged 45 and over. Indeed, parents of these ages providing income support to children accounted for four-fifths of all income support provided by parents.

Table 18. Persons aged 15 years and over: whether provided income support to a family member by selected characteristics, 1992

Living arrangements and age	Main recipient					Total	Did not provide support	Total
	Child	Parent	Spouse	Brother/sister	Other relative			
	- % -					- '000 -	- '000 -	- '000 -
<i>In couple family</i>								
Partner-								
No children in household	58.1	14.5	6.5	9.5	11.4	446.1	2,876.3	3,322.4
With children in household	52.9	17.2	6.3	9.8	13.8	581.4	4,480.9	5,062.3
Child	**1.4	51.9	*2.6	36.1	*8.1	48.5	1,650.6	1,699.2
<i>In one parent family</i>								
Parent	64.1	*7.9	*9.6	*8.5	*9.9	66.7	568.7	635.5
Child	**4.6	60.1	**2.9	*26.5	**5.9	21.1	439.4	460.5
<i>Other living arrangements(a)</i>	37.5	20.7	5.9	23.2	12.7	243.0	2,055.6	2,298.6
<i>Age</i>								
15-24	**	47.2	6.5	36.0	10.2	133.4	2,614.8	2,748.2
25-34	4.3	35.5	11.3	30.4	18.5	260.2	2,569.3	2,829.5
35-44	41.4	23.0	7.6	12.6	15.3	322.4	2,328.6	2,651.0
45-54	77.1	7.5	6.2	3.5	5.8	342.3	1,622.3	1,964.6
55-64	88.1	*1.2	*1.2	*1.1	8.4	191.7	1,262.6	1,454.3
65 and over	79.7	**0.2	*1.3	*2.0	16.9	156.7	1,674.0	1,830.7
All persons aged 15 and over	49.9	18.3	6.3	13.1	12.3	1,406.8	12,071.6	13,478.4

(a) Comprises unrelated individuals living in family households, other related individuals living together or with couple and one parent families, persons in group households and persons living alone.

Source: Family Survey

Lone parents were slightly more likely to report a child as their main recipient of income support (64%) than those in couple families (55%). Those in other living arrangements were also more likely to give support to a child (38%) than to other family members which shows that parents also provide help to children who are no longer living with them.

Income support can flow in either direction. Of all living arrangements, however, children living with their parents were the least likely to provide income support to any other family member, reflecting the tendency for this group to be younger and to have low personal incomes. Three per cent of children in couple families provided income support, while 5 per cent of children did so in one parent families

While income is one indicator of the resources available to families, assets are also important in measuring standards of living. Home ownership is a key factor in this regard because current expenditure on housing is lower for those who own their homes than for those who do not. This enables households on relatively low incomes to

maintain a higher standard of living than is indicated by income alone. Changing demographic and social factors such as length of time between marriage and the birth of the first child, declining average family size and a greater number of families with two earners, have maintained the proportion of owner/buyers at around 65 to 70 per cent over the past two decades (National Housing Strategy, 1991a), despite rises in housing interest rates. There is also evidence of strong inter-generational links between family members, which may give younger family members an increased capacity to own or purchase a home.

Help with home and land purchasing

Most help with home and land purchasing was from parents.

In 1992, almost three-quarters of a million people aged between 15 and 59 had received help from a family member over the previous 10 years, to

Table 19. Persons aged 15 to 59 years: living arrangements by whether received help with home/land purchasing and main provider of help, 1992

	Received help from		Total	Did not receive help	Total
	Parent relative	Other			
	- % -	- '000 -	- '000 -	- '000 -	- '000 -
<i>Living arrangements</i>					
Partner in couple-					
No children	89.9	10.1	172.9	1,795.0	1,967.9
With children	86.2	13.8	424.0	4,381.5	4,805.5
Lone parent	82.4	*17.6	32.3	501.0	533.3
Child	75.9	24.1	32.7	2,118.1	2,150.9
Other living arrangements(a)	87.9	12.1	79.9	1,394.3	1,474.2
<i>Age</i>					
15-24	84.1	15.9	63.6	2,684.6	2,748.2
25-34	90.8	9.2	367.0	2,462.4	2,829.5
35-44	86.1	13.9	229.7	2,421.4	2,651.0
45-59	71.6	28.4	81.4	2,621.6	2,703.0
All persons aged 15-59	86.6	13.4	741.7	10,189.9	10,931.7

(a) Comprises unrelated individuals living in family households, other related individuals living together or with couple and one parent families, persons in group households and persons living alone.

Source: Family Survey

purchase land or a home. This help included gifts or loans of money for a home, land, mortgage or home improvement. It also included gifts of the land or homes themselves. About half of those who received help were aged between 25 and 34, underlining the purpose of this support as helping to establish young families in homes of their own.

Most help with home and land purchasing was from parents (87%). This help was mainly given to children who had formed families of their own. Three-quarters of all help with home and land purchasing was from a parent to a child living in a couple or one parent family. Most people in other living arrangements who received help, also received it from parents. This included almost 25,000 children who were living in the same household as their parents.

Inheritances

Of the 7.2 million partners or parents aged between 15 and 59 in 1992, about 430,000 (6%) had received a family inheritance in the previous 10 years. Most of these people (78%) were aged 36 and over. Nearly half had received inheritances of money (49%), while 19 per cent had received both house/land and monetary inheritances.

Table 20. Partners and parents aged 15 to 59: whether received inheritance by type of inheritance received, 1992

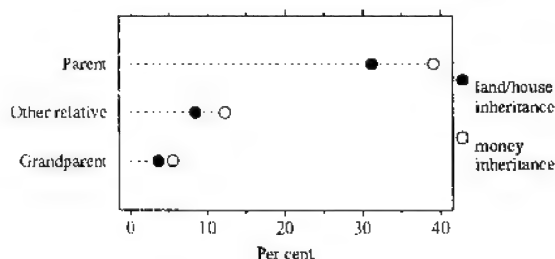
Type of inheritance	Age		Total
	15-35	36-59	
	- % -	- % -	
Land/house only	35.1	31.8	32.5
Money(a) only	48.9	48.6	48.7
Land/house and money(a)	16.0	19.6	18.8
Total	100.0	100.0	100.0
Number ('000)	96.1	336.8	432.9
Did not receive an inheritance	2,748.4	4,000.8	6,749.2
All partners/parents aged 15-59	2,844.5	4,337.6	7,182.1

(a) Inheritance of \$10,000 or more.

Source: Family Survey

The majority of inheritances come from parents. Almost 40 per cent of all inheritances were monetary inheritances from parents, while 31 per cent were inheritances of a house or land from parents. Nine per cent of inheritances — either monetary or house/land — came from one or both grandparents.

Figure 9. Partners and parents aged 15 to 59 who received an inheritance: type of inheritance by main provider



Source: Family Survey

Table 21. Partners and parents aged 15 to 59: type of tenure by whether received inheritance or help with house/land purchasing, 1992

Age and type of tenure	Received inheritance		Received help with house/land purchase	Received neither inheritance nor help	Total(a)
	House/land	Money			
%					
15-35 years					
Owned	28.1	25.8	17.5	11.6	12.7
Purchasing	54.1	47.7	67.6	40.2	44.1
Other	17.8	26.6	14.9	48.2	43.3
Total aged 15-35	100.0	100.0	100.0	100.0	100.0
Number ('000)	49.1	62.3	377.4	2,395.8	2,844.5
36-59 years					
Owned	55.6	56.6	38.5	43.1	43.8
Purchasing	32.3	33.6	51.1	38.8	39.0
Other	12.1	9.8	10.5	18.1	17.2
Total aged 36-59	100.0	100.0	100.0	100.0	100.0
Number ('000)	173.1	229.9	250.8	3,784.4	4,337.6
All partners/parents who received inheritance or help ('000)	222.2	292.2	628.2	6,180.2	7,182.1

(a) Persons may receive more than one type of inheritance as well as help with home/land purchasing and therefore components do not add to totals.

Source: Family Survey

Impact on home ownership patterns

Twenty per cent of people aged 15 to 35 who had received an inheritance or family help to buy a home or land, owned their homes, compared with 12 per cent of those who had not.

Among younger people, high housing costs are associated with house renting and purchasing, while relatively few enjoy home ownership. There is evidence that a lower proportion of those aged 34 and under own their homes in the 1980s than two decades earlier (National Housing Strategy, 1991b). Receiving family help has therefore become an important influence on patterns of home ownership.

In 1992, 16 per cent of 15 to 35 year-olds had received an inheritance or help from family

members with home or land purchasing over the previous 10 years. Eighteen per cent of those who received help to purchase a house or land, owned a house. Among those who had received a house/land inheritance, 28 per cent owned a house, while 26 per cent of those who had received a monetary inheritance did so. In contrast, 12 per cent of those who had not received an inheritance or other help with home or land purchasing owned a house. These people were also more than twice as likely to be renting or boarding than those who had received any form of assistance from their families with home purchasing.

Among those aged 36 to 59, 13 per cent had received a family inheritance or help with home/land purchasing. As for younger people, there were differences in home ownership patterns for this older age group, according to whether or not they had received family assistance.

Young people

Since the early 1980s, there has been a growing tendency for young people to rely on family support until well past their teenage years, prompted by a series of social and economic changes. As education retention rates increase, parents have provided more frequent and continuous accommodation and financial help to their children. While government benefits allow young unemployed people to have some financial independence, unemployment still affects how much they rely on parents and others for free or inexpensive housing, and for support with living expenses. Young couples are also likely to require assistance as they form households of their own.

Differences in the levels of dependence of young people, may arise because of the choices they make, but also because of the differences in opportunities before them. These in turn may be influenced by the social and economic circumstances of their families.

Income

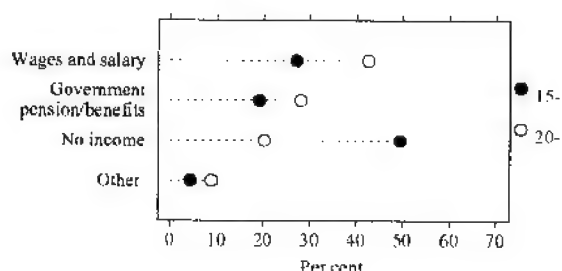
Almost half of young students living with at least one parent had no income, while a third relied on government benefits as their main source of income.

Possible sources of income for young people include earnings, government payments and support from parents. The degree to which they rely on each source depends on various factors, including age, and participation in education and the labour force.

Age and participation in full-time education are probably the factors having most influence on a young person's income and living arrangements. Among young students living with a parent or parents in 1992, almost half had no income, while a third relied on government benefits as their main source of income. The proportion of 15 to 19 year-old students living at home with no income (50%) was more than twice that of 20 to 24 year-old students (20%). For 20 to 24 year-olds, their income came mainly from wages or salary (43%) or government benefits (28%).

Among young people in other living arrangements, the majority drew their main income from wages or salary (64%), while relatively few had no income (7%). This pattern differed somewhat by age, with 20 to 24 year-olds more likely to have wages or salary (67%) and less likely to have government benefits (22%) as their main income than 15 to 19 year-olds (57% and 28% respectively).

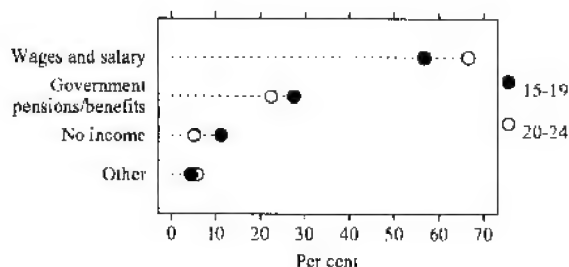
Figure 10. Persons aged 15 to 24 who were living with parent(s)(a) and who were studying full-time(b): main source of income, 1992



(a) Excludes a small number of people who lived with parent(s) and had a partner or child of their own. (b) Excludes persons whose income was not stated.

Source: Family Survey

Figure 11. Persons aged 15 to 24 in other living arrangements(a): main source of income, 1992



(a) Excludes persons whose income was not stated.

Source: Family Survey

Young people in the older age ranges generally receive higher incomes than those in the younger age ranges because they are more likely to have attained qualifications and to have longer work experience. Of young people who received an income, the median amount they received per week was \$175. Those aged 20 to 24 had almost four times the income of 15 to 19 year-olds (\$335 and \$85 respectively). Those aged 20 to 24 were

In addition when no partner or parent in the family is employed, couple families may potentially receive government benefits for two adults where lone parents may receive benefits for only one adult.

A third of employed young lone parents were in the lowest quintile, compared with 7 per cent of young couple families with one or both partners employed. Again this reflects the greater number of earners in couple families and the greater likelihood for lone parents to be working part-time.

Income is only one indicator of economic well-being. Comparatively low incomes may be offset by asset holdings, increased eligibility to receive government concessions and services, and lower taxes. Some of these effects can be seen by comparing the private incomes of households headed by young people with their final incomes. Private income is income from non-government sources before tax, while final income takes government benefits and taxes, both direct and indirect, into account.

Young lone parents are the most likely to benefit from government taxes and benefits, and young couples without children are the least likely to do so. In young one parent families, income was substantially augmented by government pensions, with private income (\$50) accounting for only 17 per cent of final income (\$297). For young people who were living alone, private income was slightly higher than final income (\$246 and \$276 respectively), while for couples with children, private and final incomes were roughly equivalent (\$405 and \$398 respectively). Among young couples without children, however, private income

exceeded final income by \$177 per week. In spite of the redistributive effect of taxes on couple only households, their average final income was still almost twice that of one parent families. However, couple families need to provide for more adult members than one parent families and if incomes were adjusted to account for this, this difference would be reduced.

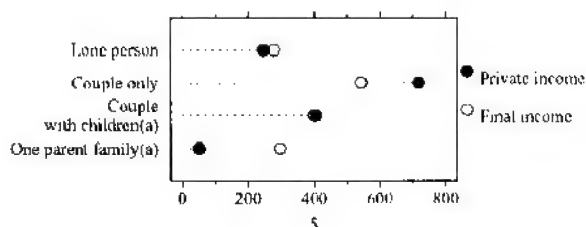
Income support from family members

Almost three-quarters of parents aged 35 to 64 providing income support to children, provided it to a child who was not living with them.

Income support for young people has traditionally been viewed as a family function. Apart from government support in certain well-defined areas, responsibility for young people's higher education and their entry into the workforce, has been largely the domain of the family. Government income support for unemployed young people is based on the notion that parents will provide at least some of the living expenses of a young person before they reach the age of 21. For full-time tertiary students, AUSTUDY is payable. This allowance is means tested against parental income until young people are in their early to mid 20s, and is primarily targeted at students from low income families. With the introduction of fees for tertiary education in 1989, it is clear that students from a variety of situations have a continuing requirement for support from family members in order to meet their education and general living expenses.

While all the costs associated with providing for young people cannot be separately identified, many tangible forms of income support may be given by parents. Aside from accommodation (see Tables 27 to 31) and payment of fees and other expenses associated with education (see *Focus on Families: Education and Employment*, 4421.0), support may take many forms, including cash transfers, gifts of food, clothing and other items, and payment of bills. This section examines support provided by parents within the age ranges of 35 to 64, who are most likely to be supporting children in the age ranges of 15 to 29. In 1992, 40 per cent of all income support to family members

Figure 12. Single income unit households with reference person aged 15 to 24 years: private and final income, 1988-89



(a) Dependent children only.

Source: *Household Expenditure Survey, The Effects of Government Benefits and Taxes* (6537.0)

who were not in the labour force had an income. This reflects the high proportion of full-time students who were looking for part-time or casual work. The proportion of 20 to 24 year-olds with an income was higher than 15 to 19 year-olds in all labour force groups. Eighty-three per cent of unemployed 20 to 24 year-olds had an income, as did 72 per cent of those not in the labour force.

Among those who had an income, the amounts they received varied with labour force status and the number of hours they worked. If employed, 15 to 19 year-olds were more likely to be working part-time (59%). However, for those who did work full-time, median income was four times higher (\$276) than for those who worked part-time (\$72). The amount of income earned by those working part-time differed little from the amount received by those who were unemployed (\$75) or not in the labour force (\$66).

Over three-quarters (77%) of 20 to 24 year-olds worked full-time, earning a median income of \$414. This was substantially greater than the amounts earned by those employed part-time (\$172), those who were unemployed (\$132) and those not in the labour force (\$117).

Table 23. Persons aged 15 to 24 who were neither parents nor partners(a): labour force status by median weekly personal income, 1992

Labour force status	Median income	% with income	Total in category
	- \$ -		- '000 -
15-19 years			
Employed full-time	276	99.7	213.7
Employed part-time	72	97.5	312.7
Unemployed	75	52.7	224.6
Not in the labour force	66	33.6	497.2
Total aged 15-19	85	64.4	1,248.2
20-24 years			
Employed full-time	414	99.2	541.2
Employed part-time	172	99.5	157.7
Unemployed	132	83.3	144.0
Not in the labour force	117	71.6	114.3
Total aged 20-24	335	93.6	957.1
All persons aged 15-24 who were not parents or partners	175	77.1	2,205.3

(a) Excludes persons whose income was not stated.

Source: Family Survey

Young couple families were considerably less likely than one parent families to have incomes in the lowest income quintile (14% compared with 80%).

In 1992, there were almost 200,000 couple and one parent families with at least one parent or partner, or a lone parent who was aged 24 and under. The forming of partnerships, and for some, the presence of children, has ramifications not only in terms of extra responsibilities for these families, but also establishment of patterns of work, leisure and living together. Paid work is a crucial factor in their pathway to an adequate economic level of well-being. Among young couple and one parent families, income was higher among families where at least one partner or parent was employed. Young couple families were considerably less likely than young one parent families to have incomes in the lowest income quintile (14% compared with 80%). This was partly because there was a much higher proportion of couple families with at least one partner employed (88%) than families with an employed lone parent (16%).

Table 24. Young couple and one parent families(a)(b): labour force status of partners/parent by family income, 1992

Labour force status of partner/parent	% in lowest quintile	Total in category
		- '000 -
Couple families		
Both partners employed	**1.1	87.7
One partner employed	18.6	43.4
Neither partner employed	69.1	17.6
Total couple families	14.2	148.7
One parent families		
Parent employed	*31.6	*7.6
Parent not employed	89.1	38.8
Total one parent families	79.6	46.4
All young couple/one parent families	29.8	195.2

(a) Families where male partner or lone parent is aged 24 years and under. (b) Excludes families with income not stated.

Source: Family Survey

Table 25. Persons aged 15 to 24 years: living arrangements by type of tenure, 1992

Living arrangements	Type of tenure					Total
	Owned or purchasing	Renting	Boarding	Living rent or board free	Other	
	- % -					- '000 -
<i>In couple family</i>						
Parent/partner(a)	32.6	56.9	5.3	4.2	*1.1	451.1
Child-						
Studying full-time	**	**	5.4	94.1	*0.5	752.1
Not studying full time	*0.4	*0.5	54.4	43.0	1.7	709.3
<i>In one parent family</i>						
Parent(a)	**2.3	68.4	20.8	*7.6	**0.8	62.0
Child-						
Studying full-time	**	*4.9	12.9	80.8	*1.4	161.0
Not studying full-time other	**0.7	*3.3	55.9	37.6	*2.5	155.6
Other living arrangements(b)	2.6	69.5	19.5	6.7	*1.7	457.0
All persons aged 15-24	6.0	23.0	24.0	45.7	1.3	2,748.2

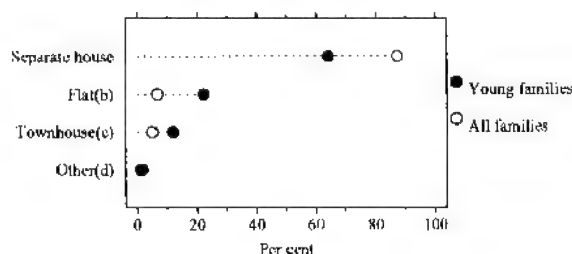
(a) Includes a small number of people who lived with parent(s) and had a partner or child of their own. (b) Comprises unrelated individuals living in family households, other related individuals living together or with couple and one parent families, persons in group households and persons living alone.

Source: Family Survey

A third of young partners were owner/buyers. Almost 90 per cent of young lone parents were renting or boarding.

Young families were less likely than all families to be living in a separate house (65% compared with 87%), and more likely than all families to be living in a flat (22% compared with 7%). This is consistent with the high proportion who live in small, relatively cheap accommodation prior to having children.

Figure 15. Young families(a) and all families: type of dwelling, 1992



(a) Comprises families where the male partner, lone parent or eldest male in other family was aged 24 years and under. (b) Includes flats attached to houses.

Source: Family Survey

Only about 6 per cent of young people owned or were purchasing their homes, although this varied with their living arrangements. Reflecting their generally higher incomes, the proportion of partnered young people who owned or were buying a house (33%) was sixteen times greater than for young lone parents (2%). Young lone parents, on the other hand, were more likely to be renting or boarding (89%) than young partners and parents in couple families (62%). The proportion of young lone parents who were living in free accommodation (8%) was also twice the proportion of those in couple families (4%).

Table 26. Young families(a) and all families: median weekly mortgage costs and proportion who paid a mortgage(b), 1992

	Young families	All families
Median weekly mortgage (\$)	192	149
Proportion paying mortgage (%)	18.1	31.9
Number of families ('000)	228.0	4,775.1

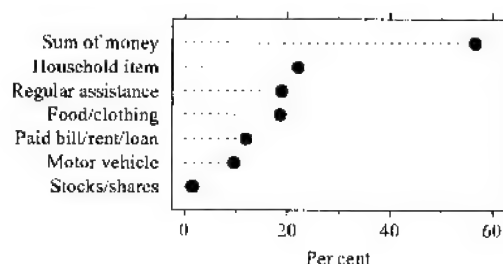
(a) Comprises families where the male partner, lone parent or eldest male in other family was aged 24 years and under.

(b) Excludes a small proportion of families purchasing their home with no state an amount for these costs.

Source: Family Survey

was provided by parents of these ages to their children. The most common form of support given by these parents were sums of money over \$200 (57%). This was followed by gifts of household items valued at over \$200 (22%), and regular financial assistance of more than \$30 per week, or gifts of food or clothing valued at over \$200 (both 19%).

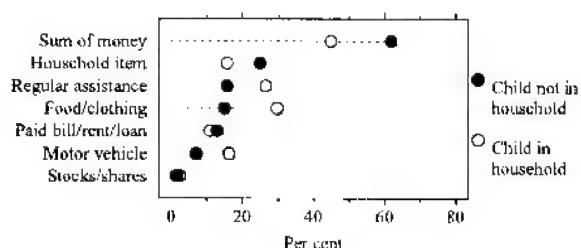
Figure 13. Persons aged 35 to 64 whose main recipient of income support was a child aged 15 years and over: type of support, 1992



Source: Family Survey

For almost three-quarters (74%) of parents aged 35 to 64 providing income support to children, their main support was given to children who were not living with them. There were some differences in the types of support which parents were most likely to give to children who were living with them and those who were not. Parents providing income support to a child who was not living with them were most likely to give large sums of money (57%) followed by gifts of household items (25%). With support provided to children in the household, gifts of money were also the most common form of support (45%), followed by food or clothing (30%). Regular financial assistance was more likely to have been given to those in the same household (27%) than to those who were not (16%).

Figure 14. Persons aged 35 to 64 whose main recipient of income support was a child aged 15 years and over: whether living with recipient by type of support, 1992



Source: Family Survey

Housing

Almost half of young people in 1992 lived rent or board free.

Housing requirements vary with both life stage and household composition. Typically, young Australians spend some time renting after leaving the parental home. In their 20s and 30s they are likely to start purchasing a home, which, in the majority of cases, they will own much later in life. Young families with children tend to pay high housing costs at a time when one partner has left the paid workforce to care for children. In comparison, many middle aged and older people have accumulated some equity in their homes and have lower outlays.

The extent to which families can assist with the living expenses of young people has become increasingly important in enabling them to obtain qualifications, employment and in some cases, acceptable housing. Free accommodation or cheap rental may be offered by parents to children who are studying or do not have a job. Support by parents may also be given to children who are forming families of their own.

Of the 2.7 million young people in 1992, almost half (46%) were living in free accommodation. A further 47 per cent were either renting or boarding. Most full-time students living with parents were receiving free accommodation, while more than half (55%) of those who were not studying full-time were paying board. This reflects the greater likelihood of those who were studying part-time, or not studying, to be earning an independent income (see *Focus on Families: Education and Employment*, 4421.0). Of children who were studying full-time, those in one parent families were more likely to be paying board (13%) than those in couple families (5%), again reflecting their greater likelihood of receiving an income (see Table 22).

Most young people who lived outside the parental home were renting their accommodation, the proportions ranging from 85 per cent of those living in group households, to about two-thirds of those living alone or as lone parents, to 57 per cent of those who were partnered.

More than half a million single young people without children were paying rent or board to a parent. Those aged 15 to 19 who were living with their parent(s) paid a median rent/board of \$30 per week, while 20 to 24 year-olds paid \$41 per week. Almost identical amounts were paid by young people to parents who were living in another household.

Rent/board paid to both government and family sources were considerably less than that paid to a private landlord.

Median rent/board paid to family members was slightly higher than that paid for public housing (\$22 a week by 15 to 19 year-olds and \$30 a week by 20 to 24 year-olds). The weekly cost of rent/board paid by young people to private landlords was higher (\$62 per week by 15 to 19 year-olds and \$65 per week by 20 to 24 year-olds), particularly taking into consideration that over half of young people in this situation were paying rent as part of a group household (see Table 30).

Table 29. Young couple and one parent families(a) who paid rent/board(b): type of landlord by median weekly cost for rent/board, 1992

Landlord type	Median rent/board	Total
	- \$ -	- '000 -
Family		
Parent-		
In same household	51	11.0
Not in same household	51	10.1
Other relative	*66	*6.0
Non-family		
Government	53	17.5
Other(c)	124	98.8
All young couple/one parent families	101	143.5

(a) Families where male partner or lone parent is aged 24 years and under. (b) Excludes a small proportion of families renting or boarding with no stated amounts for these costs. (c) Includes private landlord and employer.

Source: Family Survey

Similar patterns of rent and board payments existed among young partners and parents. Most of these were renting from a private landlord (69%), paying a median amount of \$124 per week. A further 15 per cent paid rent/board to a family member and 12 per cent paid rent to a government body. Amounts of rent/board to both these sources were considerably less than that paid to a private landlord - \$51 to parents and \$66 to other family members and \$53 per week to government.

Young families renting from government and those renting from parents were both likely to have low incomes. Of young government renters, three-quarters were in the lowest income quintile. Similarly, almost two-thirds (64%) of those renting from a parent in the same household were in the lowest quintile, while 43 per cent of those renting from a parent living elsewhere also had family incomes in the lowest quintile.

On the other hand, young unpartnered people who paid rent or board to their parents - usually well below private rates - had relatively high incomes. Of all unpartnered young people who

Table 30. Young couple and one parent families(a) who paid rent/board(b): proportion with family income(c) in lowest quintile by type of landlord, 1992

Landlord type	% in lowest quintile	Total in category
		- '000 -
Family		
Parent-		
In same household	63.5	10.6
Not in same household	43.0	10.1
Other relative	**16.8	*6.0
Non-family		
Government	76.4	17.5
Other(d)	28.6	98.8
Total non-family	35.8	116.4
All young couple/one parent families	37.5	143.0

(a) Families where male partner or lone parent is aged 24 years and under. (b) Excludes a small proportion of families renting or boarding with no stated amounts for these costs. (c) Excludes families whose income was not stated. (d) Includes private landlord and employer.

Source: Family Survey

Young families have relatively high housing costs, especially if purchasing a home. In 1992, almost a fifth (18%) of young families were paying off a mortgage. Their median weekly mortgage payment was considerably greater (\$192) than for all families (\$149), reflecting larger amounts owing on more recent loans and higher housing prices.

Living rent or board free

97 per cent of free accommodation was provided by parents.

In 1992, almost 1.3 million young people were living in accommodation that was provided free of rent or board. Most were studying at school or at tertiary level (75%). Proportionately more school students received free accommodation (93%) than tertiary students (48%). In contrast to those who were studying, 23 per cent of young people who were not studying, received free accommodation.

Table 27. Persons aged 15 to 24 years: whether received free accommodation by main provider of accommodation, whether studying and type of institution attending, 1992

Whether received accommodation and main provider	Attending		Not attending	Total
	School	Tertiary level(a)		
- % -				
Family				
Parent-				
In same household	98.5	94.4	89.5	95.1
Not in same household	**0.1	2.7	*2.5	1.4
Other relative	*1.0	*1.6	3.9	1.9
Total family	99.7	98.7	95.9	98.4
Non-family(b)	*0.3	*1.3	4.1	1.6
Total received free accommodation				
Number ('000)	100.0 600.5	100.0 339.1	100.0 316.0	100.0 1,255.6
Did not receive free accommodation ('000)	44.7	371.9	1,075.4	1,492.6
All persons aged 15-24 ('000)	645.2	711.0	1,391.4	2,748.2

(a) Comprises technical college/TAFE, university and other educational institution. (b) Includes private landlord, government and employer.

Source: Family Survey

In 97 per cent of cases where young people were receiving free accommodation, this was provided by parents. School students still living with parents accounted for almost half of all young people who received free accommodation. However, parental support was also high among children who were living at home and attending a tertiary institution (26% of all young people receiving free accommodation). While young people not in education were more likely to receive free accommodation from non-family sources than students, this still comprised only 4 per cent of the total support they received.

Renting and boarding

Of all young people who were renting or boarding, almost half did so from a family member.

Many young Australians are supported by their families through the provision of cheap rent or board. In 1992, over 600,000 young people were paying rent or board to a family member. This constituted 48 per cent of all young people paying rent or board.

Table 28. Persons aged 15 to 24 who were neither parents nor partners and who paid rent/board(a): type of landlord by median weekly cost for rent/board, 1992

Landlord type	Median rent/board		Total
	15-19	20-24	
	- \$ -		- '000 -
Family			
Parent-			
In same household	30	41	358.7
Not in same household	31	41	170.2
Other relative	48	50	32.0
Non-family			
Government	22	30	*7.7
Other(b)	62	65	388.7
All persons aged 15-24 who were not parents or partners	36	49	957.4

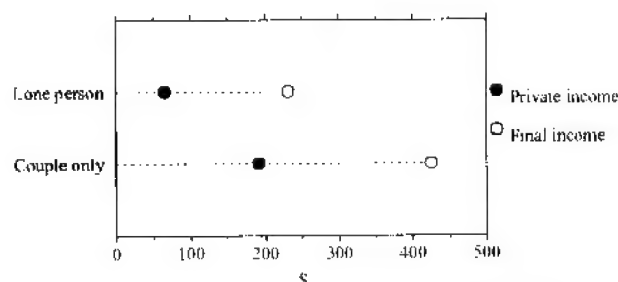
(a) Excludes a small proportion of persons who stated that they were renting or boarding but did not state an amount for these costs.

(b) Includes private landlord and employer.

Source: Family Survey

The importance of pensions and benefits to the income levels of older people is clear when comparing the weekly private income and final income of households predominantly containing people aged 65 and over. Private income comprises current cash income before tax, excluding government sources while final income is income after the effect of government direct and indirect taxes and benefits are taken into account. In 1988-9, among persons in this age group who were living alone, private income accounted for only a quarter (28% or \$65) of the final average income of these households (\$231). Similarly, in households containing a couple only with at least one person aged 65 and over, income was again substantially supplemented by government pensions, as private income (\$192) accounted for less than half of final income (\$425).

Figure 16. Single income unit households with reference person aged 65 years and over: average weekly private and final income, 1988-9



Source: *Household Expenditure Survey, The Effects of Government Benefits and Taxes* (6537.0)

While older people may have relatively low expenses in terms of housing and other commodities, deteriorating health and increasing disability among some members of this group lead to a higher level of expenditure on medical and health care. In 1988-89, households where an older person lived alone or lived only with a partner spent a larger proportion of their total expenditure on medical and health care, than those households with predominantly younger people. Expenditure on these items in households containing older lone people constituted over 6 per cent of total expenditure, compared with 3 per cent and 2 per cent respectively for households where the person was aged 25 to 59 and 15 to 24. For couple only households where at least one partner was aged 60 and over, expenditure on medical and health care was 6 per cent compared with 3 per cent in households with at least one partner aged 15 to 24.

Table 33. Lone person households and couple only households: age of household reference person by proportion of total expenditure on medical and health care expenses, 1988-89

Type of household and age of household reference person	- % -
<i>Lone person household</i>	
15-24	1.8
25-59	3.3
60 and over	6.4
Total	4.2
<i>Couple only household</i>	
15-24	2.6
25-59	4.7
60 and over	6.0
Total	5.0

Source: *Household Expenditure Survey*

Housing

Over three-quarters of older people owned their own homes.

While a high proportion of older people generally own their homes, this varies considerably with living arrangements. In 1992, 77 per cent of people aged 60 and over owned their homes. Home ownership was even more likely among people in this age group who were living with a partner (85%) and was still relatively high for those living alone (70%), many of whom had been previously partnered.

Around 7 per cent of people aged 60 and over did not live with a partner but did live with (in most cases adult) children. If these children had a partner or child of their own, then the older unpartnered person is defined as a lone ancestor. If this was not the case, then the older unpartnered person is called a lone parent. While home ownership was less common than average among both lone parents and lone ancestors compared with other people of these ages, there was considerable variation in the type of tenure of these groups. Among lone parents aged 60 and over, more than half (60%) owned their own home,

paid rent or board, median income levels were highest among those renting or boarding from parents (around \$300 regardless of whether they lived in the same household).

Table 31. Persons aged 15 to 24 who were neither parents nor partners and who paid rent/board(a)(b): type of landlord by median weekly personal income, 1992

Landlord type	Median income	% with income	Total in category
	- \$ -		- '000 -
Family			
Parent-			
In same household	299	98.9	355.3
Not in same household	312	98.9	166.3
Other relative	160	100.0	32.0
Non-family			
Government	151	100.0	*7.7
Other(c)	263	94.0	383.0
All persons aged 15-24 who were not parents or partners	291	97.0	944.4

(a) Excludes persons whose income was not stated. (b) Excludes a small proportion of persons who stated that they were renting or boarding but did not state an amount for these costs. (c) Includes private landlord and employer.

Source: Family Survey

Older people

The issues of income and housing for older people (aged 60 and over) and for families predominantly containing people in this age group, are quite different than for other family types. While just over half of this group live on government pensions and therefore have lower incomes than average, in terms of standard of living, they are also a group whose relatively low income is offset by a number of factors. These include a comparatively high degree of outright home ownership and other accumulated assets, increased eligibility to government concessions and indirect benefits, and more access to leisure time than other adults.

Almost two in three people aged 60 and over live with a partner, and a further one in four live alone. However, there is a considerable flow of family support between older people and other family members both within and across households.

With their high level of home ownership and accumulated assets, older people are often in a position to provide income and accommodation support to their adult children and others. Some older people, particularly those with ailing health or disability, who may have lost their partner or do not own their own home, find family members a valuable source of support.

Income

Close to half (47%) of older people had incomes in the lowest quintile, and 56 per cent indicated government pensions as their main source of income.

Most older families, that is families where the eldest female was aged 60 and over, have relatively low incomes, with 56 per cent relying on government pensions as their main source of income. This reflects the high proportion of retired persons in this family type. Income for older families was concentrated in the lowest and second quintiles (47% and 26% respectively).

Table 32. Older families(a)(b): family income and proportion where government pension was main source of income, 1992

Income quintiles	%
Lowest	46.9
Second	25.8
Third	13.3
Fourth	7.4
Highest	6.5
Main source of income	
a government pension	55.6
All families	100.0
Number ('000)	768.9

(a) Excludes a small proportion of families with family income was not stated. (b) Comprises families where the female partner, lone parent or eldest female in other family was aged 60 years and over.

Source: Family Survey

Table 36. Older families(a) and all families: median weekly mortgage costs and proportion who paid a mortgage(b), 1992

	Older families	All families
Median weekly mortgage (\$)	23	149
Proportion paying mortgage (%)	6.4	31.9
Number of families ('000)	828.1	4,775.1

(a) Comprises families where the female partner, lone parent or eldest female in other family was aged 60 years and over.
(b) Excludes a small proportion of families who indicated that they were purchasing their home but did not state an amount for these costs.

Source: Family Survey

For older couple families, median rent/board was highest (\$96) if paid to a family member in the same household.

Median rent/board was lower for older unpartnered people if paid to a family member in the same household (\$51), than if paid to a private landlord (\$67). Median rent or board was also relatively low if paid to a family member with whom they did not live (\$62).

Table 37. Unpartnered persons aged 60 years and over who paid rent/board(a): median weekly rent/board by type of landlord, 1992

Type of landlord	Median rent/board - \$ -	Total in category - '000 -
Family		
In same household	51	36.7
Not in same household	62	*4.2
Non-family		
Government	31	82.8
Other	67	87.6
All unpartnered persons aged 60 and over who paid rent/board	44	211.3

(a) Excludes a small proportion of persons who stated that they were renting or boarding at their home but did not state an amount for this cost.

Source: Family Survey

Table 38. Older couple families(a) who paid rent/board(b): median weekly rent/board by type of landlord, 1992

Type of landlord	Median rent/board - \$ -	Total in category - '000 -
Family		
In same household	96	*1.9
Not in same household	69	*3.8
Non-family		
Government	51	18.1
Other	82	18.3
All older couple families who paid rent/board	63	42.1

(a) Comprises couple families where the female partner was aged 60 years and over. (b) Excludes a small proportion of families who stated that they were renting or boarding but did not state an amount for this cost.

Source: Family Survey

For older couple families the picture was somewhat different. Median rent/board was highest when paid to a family member in the same household (\$96). This may indicate that the older couple family was living with their adult children or other younger relatives and providing support to that family by contributing rent to their higher housing costs. In comparison, median rent/board paid to a family member outside the household was \$69 which was lower than that paid to private landlords (\$82).

Income support to family members

In 1992, 9 per cent of older people had provided income support to a family member in the past year.

The great majority of income support provided to family members flows from parents to children. This is also the case among older people who provide income support, despite the fact that in most cases their children are adults. In 1992, 233,000 (9%) people aged 60 and over had provided income support to a family member in the past 12 months. In most cases this support was provided to a child (82%). Income support provided by people aged 60 and over most was often a sum of money over \$200 (72%).

Table 34. Persons aged 60 years and over: living arrangements by type of tenure, 1992

Living arrangements	Type of tenure						Total - '000 -
	Owned	Purchasing	Renting	Boarding	Living rent/ board free	Other	
	- % -						
Parent/partner in couple	84.7	6.5	6.2	*0.4	1.8	*0.4	1,611.4
Lone ancestor	21.6	*3.0	*4.0	30.7	36.0	*4.7	71.0
Lone parent	60.3	*5.1	13.4	*7.6	10.5	*3.1	102.1
Living alone	69.6	3.8	20.7	*0.6	4.2	*1.0	673.6
Other	49.6	**0.9	*8.7	15.6	18.4	*6.9	88.6
All persons aged 60 and over	76.8	5.4	10.4	2.1	4.3	1.0	2,546.7

Source: Family Survey

21 per cent were renting or boarding and 11 per cent lived rent or board free. Among lone ancestors however, only 22 per cent owned their own home, 35 per cent were renting or boarding and 36 per cent lived rent or board free. This indicates that among both lone parents and lone ancestors there was a fair degree of accommodation support occurring between generations. However, whether the parent was providing cheap or free accommodation to a child or vice versa differed considerably for each group.

Provision of free accommodation to an older relative is not particularly common. In 1992, 4 per cent of people aged 60 and over received free accommodation. Three-quarters of this accommodation was provided by a family member. While most free accommodation was provided by a family member who lived in the same household (47% of all free accommodation) over a quarter of it (28%) was provided by a family member who lived outside the household.

Table 35. Persons aged 60 and over: whether received free accommodation by provider of support, 1992

Provider of support	Received free accommodation - % -
Received free accommodation from -	
<i>Family</i>	
In same household	47.4
Not in same household	28.3
Total family	75.7
<i>Non family</i>	
In same household	20.5
Not in same household	*3.8
Total non-family	24.3
Total who received free accommodation	100.0
Number ('000)	110.3
Did not receive free accommodation ('000)	2,436.5
All persons aged 60 and over ('000)	2,546.7

Source: Family Survey

The median mortgage repayment for older families was \$23, compared with \$149 for all families.

For those older families who are paying off a home, repayments are relatively low. In 1992, 6 per cent of older families were purchasing their home, compared with 32 per cent of all families. The median mortgage cost was considerably lower for older families than for all families (\$23 compared with \$149), reflecting smaller amounts owing on older loans.

Rental payments are relatively low for older people, although the amount paid varies with type of landlord. Median rent/board was \$44 for unpartnered people aged 60 and over, and \$63 for older couple families. These compared with \$103 for all families (see Table 8). Median rent/board was lowest among older people living in public housing (\$31 for unpartnered older people and \$51 for older couple families).

GLOSSARY

FAMILY/HOUSEHOLD STRUCTURE

In this section, the term 'family' refers only to the household family.

A *child* is a family member living with at least one parent (natural or step) in the same household and who does not have a child (natural or step) or spouse of their own usually resident in the household.

A *couple* is two usual residents, both aged 15 years and over, who are either registered married to each other or living in a de facto relationship with each other. Prior to 1994, the ABS did not classify a homosexual couple as a couple in its collections. All surveys in this publication were collected prior to 1994. Homosexual couples appear as 'unrelated individuals' in a family or group household.

A *de facto* relationship is where a man and woman live together as husband and wife but are not registered as married to each other.

A *dependent child* is a usual resident child aged under 15 years, or aged 15 to 24 years and studying full-time. This classification is different for the Household Expenditure Survey (HES), which classifies a dependent child as a child aged under 15 years, or aged 15 to 20 years and studying full-time.

A *family* is two or more persons living in the same household who are related to each other by blood, marriage, de facto partnering, fostering or adoption.

A *family household* is a household that contains a family, regardless of whether other persons reside in the household.

A *group household* is a household containing two or more unrelated individuals, and no related individuals.

A *household* is a lone person or a group of people who usually reside together. Communal institutions (eg. boarding schools, mental institutions) are excluded. A household may consist of:

- one person;
- one family;
- one family and unrelated individuals;
- related families with or without unrelated individual(s);
- unrelated families with or without unrelated individual(s);
- unrelated individuals.

The *household reference person* (in tables and figures using HES data) is taken to be that person so nominated by the member(s) of the household.

Indigenous families are those in which one or more members identified in the National Aboriginal and Torres Strait Islander Survey as an Aborigine or Torres Strait Islander.

A *lone ancestor* is defined as a usually resident parent or grandparent (natural, step or in-law) of the lone parent/at least one member of the couple. He/she must not have a spouse (marriage or de facto) usually resident in the household. He/she must not have a child usually resident in the household who does not have a usually resident spouse or child. He/she must not have a parent (natural or step) usually resident in the household.

A *lone parent* is a usual resident aged 15 years and over who does not have a usually resident spouse (registered marriage or de facto) but has at least one usually resident child (natural, step or otherwise related) who does not have a usually resident spouse (registered marriage or de facto) or child of their own.

A *lone person household* is a household containing one person only.

Table 39. Persons aged 60 years and over who provided income support to a family member: main recipient for each type of support provided, 1992

	Type of income support provided							Total(a)
	Large sum of money	Household item	Motor vehicle	Food or clothing	Stocks and shares	Payment of bills/rent/loan	Regular financial assistance	
- % -								
Provided support to-								
Son	32.0	15.2	*27.5	*18.3	*23.7	57.9	46.2	30.7
Daughter	32.5	42.5	55.5	42.1	*34.4	*28.6	*29.4	34.6
Children	19.0	21.8	*14.0	*22.0	**4.7	**6.2	**3.5	17.0
Other relative	16.5	20.5	**3.0	*17.6	*37.1	**7.4	*21.0	17.7
All persons aged 60 and over who provided income support	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	168.7	35.9	11.9	13.6	*5.2	17.0	9.4	233.7

(a) Persons may provide more than one type of support and therefore components do not add to totals.

Source: Family Survey

The kind of income support provided by older people may differ depending on whether it is provided to a son or a daughter. While there was no difference in the proportions of older people who gave a sum of money to a son or a daughter (both 32%), if the support took the form of a household item, a motor vehicle or food/clothing

it was more likely to have been given to a daughter. Conversely, if support provided was payment of a bill, rent or a loan repayment, or regular financial assistance of \$30 per week or more, it was more likely to have been given to a son than a daughter.

EMPLOYMENT

Employed persons are those aged 15 years and over and currently work for pay, profit, commission or payment in kind in a job or business, or on a farm (comprising employees, employers and self-employed persons), or work without pay in a family business or on a farm (i.e. unpaid family helpers).

Full-time employed persons are those who usually work 35 hours or more per week in all jobs.

Labour force comprises, for any group, persons aged 15 years and over who are employed or unemployed.

Labour force status classifies persons as employed, unemployed or not in the labour force.

Not in the labour force describes those individuals who are not employed in any job, business or farm, and have not looked for work during the last four weeks, and those permanently unable to work. Also included are those people who are looking for work, but if offered a job, could not start work within the next week.

Part-time employed persons are those employed persons who usually work less than 35 hours per week in all jobs.

Unemployed persons are not currently employed in any job, business or farm and have looked for work during the last four weeks and would be able to start work within the next week.

Work, if unqualified, refers to paid employment.

INCOME

Average weekly household expenditure is obtained by dividing the total estimated expenditure for a particular expenditure group by the estimated number of households within that group.

Direct benefits are regular cash payments received directly from the government without any requirement to provide goods and services in return. Household direct benefits are the sum of all household members' direct benefits.

Direct tax is personal income tax and the medicare levy. Household direct tax is the sum of all household members' direct taxes.

Disposable income equals gross income (private income plus direct benefits) minus direct tax.

Earned income (for tables and figures using HES data) is gross income from wages and salaries and from a person's own business. Household earned income is the sum of all household members' earned income.

Expenditure is the transaction cost of commodities and services *acquired* during the reference period, whether or not they were paid for or consumed. For example, goods purchased by credit card are counted as expenditure at the time they were acquired rather than when the credit card bill was paid. Expenditure is net of refunds or expected refunds. For example, payments for health services are net of any refunds received or expected to be received.

Family income, in the Family Survey, is the total gross income, from any source, of all family members aged 15 years and over.

Family income quintiles ranks total weekly family incomes, for all families, in ascending order and divides them into five equal groups. The lowest family income quintile is formed by the 20 per cent of families with the lowest weekly family incomes, the second quintile by the next 20 per cent of incomes and so on, through to the highest income quintile which contains the highest 20 per cent of family incomes. All quintile tables in this publication use total family income quintiles for all families.

A *multi-family household* is a household containing 2 or more families.

Natural children include those who are fostered or adopted.

A *non-dependent child* is a usual resident child aged 25 years and over, or aged 15 to 24 years and not studying full-time. This classification is different for the Household Expenditure Survey (HES), which classifies a non-dependent child as a child aged 21 years and over, or aged 15 to 20 years and not studying full-time.

Older families are families where the female partner of a couple, lone parent or eldest female of an other family is aged 60 years and over.

Older people are those aged 60 years and over. Where data are not available for this age group, the population of persons aged 65 years and over is used.

A *one parent family* comprises a lone parent and that parent's child(ren) plus all other persons in the household related to them, provided those persons do not have a spouse or child of their own.

Other related individual is a related individual who is not the spouse, child, parent or ancestor of any usual resident eg. aunts, uncles.

A *parent* is a usual resident aged 15 years and over who has at least one usually resident child (natural, step or otherwise related) and that child does not have a spouse or child of their own.

A *partner* is a spouse in a de facto relationship or registered marriage between people of the opposite sex usually resident in the same household. Prior to 1994, the ABS did not classify homosexuals as partners in its collections. All surveys in this publication were collected prior to 1994. Homosexual partners appear as 'unrelated individuals' in a family or group household.

Registered marriage is a formally registered marriage for which the partners hold a marriage certificate.

Related families [and unrelated individual(s)] exist where a household contains at least two families of whom at least two are related.

A *related individual* is a usual resident who is related to at least one other usual resident by blood, marriage (including de facto), adoption or fostering. They must not have a spouse usually resident in the household. They must not have a child usually resident in the household who does not have a usually resident spouse or child.

A *sole parent*, in the HES, is a usual resident aged 15 years and over who does not have a usually resident spouse (registered marriage or de facto) but has at least one usually resident dependent child.

Spouse is a non-sex-specific term which means registered marriage or de facto partner.

A *usual resident* of a private dwelling is a person who lives in that particular dwelling and regards it as their only or main home.

Unrelated families [and unrelated individual(s)] is a household containing at least two families of whom none are related.

Young people are those aged 24 years and under.

Young families are families where the male partner of a couple, lone parent or eldest male of an other family is aged 24 years and under.

INCOME SUPPORT

Child support or maintenance is income a parent receives from an ex-partner for the support of their child or children aged 0 to 17 years.

Government pensions and benefits are those in receipt at the time the Family Survey was collected, which include age pension, service pension, unemployment benefits, job search allowance, Newstart, disability support pension, invalid pension, sickness allowance, carer's pension, child disability allowance, sole parent pension, family allowance/child endowment, wife's pension, widow's pension (class B), war widow's pension, overseas pension/benefit and special benefit.

Income support provided by a family member is a gift of a sum of money or property in excess of \$200, or income in kind, provided over the last 12 months, excluding any inheritance the respondent may have received on a family member's death. The types of support are:

- large sum of money (over \$200);
- household item (value over \$200);
- motor vehicle;
- food or clothing (value over \$200);
- shares, stocks or money in trust;
- regular financial assistance (over \$30 per week);
- payment of bills, rental or loan repayment.

Monetary inheritance is a legal inheritance from a family member awarded through a will or court in the 10 years prior to 1992. It only includes bequests of \$10,000 or more.

GEOGRAPHIC LOCATION

A *capital city* refers to a capital city statistical division. These are the six state capitals and the Darwin and Canberra statistical divisions, as delimited by the 1986 Census of Population and Housing.

An *urban area*, in this publication, is a capital city statistical division plus the urban component of the *Rest of State* classification (see below).

Rest of state - rural, in the Family Survey, refers to areas of less than 500 people. *Rest of state - rural*, in the National Aboriginal and Torres Strait Islander Survey, refers to areas of less than 1,000 people.

Rest of state - urban, in the Family Survey, refers to towns or bounded areas of 500 or more people, outside a capital city statistical division. *Rest of state - urban*, in the National Aboriginal and Torres Strait Islander Survey, refers to areas of 1,000 or more people.

A *rural area*, in this publication, is the rural component of the *Rest of State* classification (see above).

HOUSING

Board is that paid to someone in the same household by a person who is supplied with meals and lodging in return.

A *dwelling* is a building or structure in which people live. This can be a house, a block of flats, caravan or tents.

Flats are all dwellings contained in blocks of flats, units or apartments. These dwellings do not have their own private grounds and usually share a common entrance, foyer or stairwell. Flats attached to houses are included but flats attached to shops are excluded from this category. However, the classification of flats in the Census of Population and Housing includes flats attached to shops.

A *provider of free accommodation* is a person providing accommodation to a person for no charge. The provider of free accommodation may be living in the same or a different household as the recipient of free accommodation.

Renting from government applies to families/persons who pay rent to a State or Territory housing authority.

Renting from other applies to families/persons who pay rent to a private landlord, real estate agent, employer or other non-family/non-government individual or authority. In the 1994 National Aboriginal and Torres Strait Islander Survey, persons could rent from a community landlord, dwellings owned by community organisations, predominantly Aboriginal or Torres Strait Islander organisations.

Semi-detached dwellings include townhouses and semi-detached row or terrace houses of one or more storeys. They have their own private grounds and no dwelling above or below. They are attached in a structural way to one or more dwellings or are separated from neighbouring dwellings by less than half a metre.

Separate house are houses that are separated from other structures by a space that allows access on all sides (at least half a metre). This also includes houses that have an attached flat, though the attached flat will be in the 'flat' category of dwelling.

Tenure is the source of the legal right of the family/person to occupy the home.

Type of tenure in this publication comprises six categories:

- Owned - own their accommodation outright;
- Purchasing - are purchasing their accommodation through a mortgage or other form of finance;
- Renting - paying rent for their accommodation;
- Boarding - paying board for their accommodation to someone within the same household;
- Living rent or board free - pay no rent or board and do not own their accommodation;
- Other - anything not represented in the above categories.

Help with home/land purchasing refers to gifts and loans of the following types:

- a loan of money for a home, land, home deposit, mortgage, or large home improvement;
- a gift of money for a home, land, home deposit, mortgage, or large home improvement;
- a gift of land, home, other residence, or large home improvement.

House/land inheritance refers to a legal inheritance of a house, land or other residence from a family member awarded through a will or court in the 10 years prior to 1992.

CHILD CARE

Formal child care refers to regulated care away from the child's home and includes:

- before and after school care;
- pre-school and kindergarten centres;
- long day care centres;
- family day care;
- occasional care centres;
- adjunct care centres.

Informal child care is non-regulated care either in the child's home or elsewhere. Care could be free or charged for by the carer and includes:

- usually resident family members and relatives [other than (step) mothers and (step) fathers];
- non-usually resident relatives;
- neighbours and friends;
- privately employed persons;
- any other person.

APPENDIX A

For tables presenting income data from the 1992 Family Survey, only families/persons with a stated income were included. Around 5 per cent of persons aged 15 years and over did not state their income, which in turn affected data for 5 per cent of families. The table below outlines the characteristics of those persons who did not state their income.

Persons aged 15 years and over: selected characteristics by whether stated personal income, 1992			
	Stated personal income	Did not state personal income	Total
	- % -		
<i>Living arrangement</i>			
In a couple family-			
Parent/partner(a)	62.0	68.3	62.2
Child	12.8	6.6	12.6
In a one parent family-			
Parent(a)	4.7	4.2	4.7
Child	3.5	1.6	3.4
In other family household(b)	2.6	3.7	2.6
Lives alone	10.2	13.5	10.3
In a group household	4.2	2.1	4.1
<i>Sex</i>			
Male	49.7	54.7	49.8
Female	50.3	45.3	50.2
<i>Age</i>			
15-24	20.8	8.6	20.4
25-34	21.2	13.0	21.0
35-44	19.6	20.7	19.7
45-54	14.4	19.6	14.6
55-64	10.6	15.6	10.8
65 and over	13.3	22.5	8.6
<i>Labour force status</i>			
Employed	57.9	63.4	58.1
Unemployed	7.8	3.7	7.7
Not in the labour force	34.3	32.9	34.2
<i>Occupation</i>			
Managers/administrators	6.4	16.3	6.7
Professionals	8.2	9.5	8.2
Para-professionals	3.7	2.3	3.6
Tradespersons	8.3	9.0	8.3
Clerks	9.4	8.4	9.4
Salespersons/personal services workers	9.2	8.5	9.2
Plant/machine operators, and drivers	4.2	3.7	4.2
Labourers/related workers	8.5	5.7	8.4
Not employed	42.1	36.6	41.9
<i>Qualifications</i>			
Bachelor degree or higher	8.9	12.1	9.0
Trade qualification	13.7	16.8	13.8
Diploma	20.4	22.1	20.5
Other qualifications	0.9	1.3	0.9
No qualifications	50.7	46.6	50.6
Still at school/did not attend school	5.4	1.2	5.2
<i>Region</i>			
Capital city	64.1	63.4	64.1
Rest of state - urban	26.2	26.0	26.2
Rest of state - rural	9.8	10.4	9.8
All persons aged 15 and over	100.0	100.0	100.0
Number ('000)	13,061.1	417.3	13,478.4
a) Includes a small number of people who lived with parent(s) and had a partner or child of their own. (b) Comprises unrelated individuals living in family households, and other related individuals living together or with couple and one parent families.			
Source : Family survey			

APPENDIX B

References

ABS publications

Focus on Families: Demographics and Family Formation (4420.0)

Focus on Families: Education and Employment (4421.0)

Focus on Families: Work and Family Responsibilities (4422.0)

Focus on Families: Caring in Families - Support for Persons who are Older or have Disabilities (4423.0)

Focus on Families: Family Life (4425.0) (forthcoming)

Household Expenditure Survey, Australia: The Effects of Government Taxes and Benefits (6537.0)

Other publications

Cass, B., 'Integrating private and social responsibilities: Better partnerships between families, governments and communities', *Family Matters*, No. 37, April 1994

Kendig, H. L. & Paris, C. with Anderton, N. A., Towards fair shares in Australian housing, National Committee of Non-government Organisations, IYSH, Canberra, 1987

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National Housing Strategy, The affordability of Australian housing, Issues Paper 2, AGPS, Canberra, 1991b

National Housing Strategy, Housing and services in rural and remote Australia, Background Paper 12, AGPS, Canberra, 1992

Related Publications

Australian Social Trends (4102.0)

Australia's Families: Selected findings from the Survey of Families in Australia, 1992 (4418.0)

Child Care, Australia (4402.0)

Household Expenditure Survey, Australia: Household Characteristics (6531.0)

Household Expenditure Survey, Australia: Summary of Results (6530.0)

Income Distribution, Australia (6523.0)

Renters in Australia (4138.0)

Current publications produced by the ABS are contained in the *Catalogue of Publications and Products, Australia* (1101.0). The ABS issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. Both publications are available from any ABS office.

Symbols used

- * relative standard error greater than 25 and up to 50 per cent.
- ** relative standard error over 50 per cent. Figures should be used with caution. If appears in place of an estimate, the estimate is zero.
- .. not applicable.

Estimates may have been rounded and discrepancies may occur between sums of the component items and totals.

Unpublished statistics

As well as the statistics included in this and related publications, the ABS has other unpublished data available. Inquiries should be made to the Information Consultancy Service contact shown at the rear of this publication.

Data can be made available as:

- special tabulations;
- tabulations utilising the PROTAB facility;
- publications and products, including unit record data;
- statistical consultancy service.

Special tabulations

Special tabulations can be produced on request to meet individual user requirements. These can be provided in printed form or on floppy disk. Subject to confidentiality and sampling variability constraints, tabulations can be produced from a survey incorporating data items, populations and geographic areas selected to meet individual requirements.

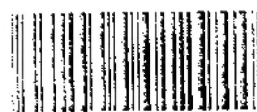
PROTAB

PROTAB is a Personal Computer based software system, supplied on floppy disk, that is an alternative means of access for clients who have on-going or complex requirements for data. Clients can use PROTAB to browse the complete list of variables that can be cross-classified for the Family Survey, select some of these, and use these variables to produce unambiguous specifications for their required tables. PROTAB will also supply approximate costs for the generated tables. Clients can then fax the table specifications to the ABS where they will be processed. In most cases the tables will be returned within 48 hours of receipt of the specifications.

Unit Record File

A unit record data file is available for some survey collections. The file is hierarchical, comprising a subset of variables at the person, family and household levels. It provides purchasers with an opportunity to undertake their own detailed analysis of the data. Deletion of some variables and aggregation of categories in other variables ensures confidentiality of individual respondents is maintained. Inquiries should be made to the contact officer listed at the front of this publication.

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